Gov.Doc
Ont
L

Ontario. Legislative Assembly

SESSIONAL PAPERS

VOL. LXXV.—PART II

EIGHTH SESSION

OF THE

TWENTIETH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1943

443864
13-3-46

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1944

CONTENTS
FOR PART II

REPORTS

DEPARTMENT OF LANDS AND FORESTS

INSPECTOR OF LEGAL OFFICES

DEPARTMENT OF INSURANCE

LOAN CORPORATIONS

DEPARTMENT OF PUBLIC WORKS

DEPARTMENT OF GAME AND FISHERIES

DEPARTMENT OF LABOUR

DEPARTMENT OF EDUCATION

UNIVERSITY OF TORONTO

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Fiscal Year ending

31st March, 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1943

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to your Honour, the Annual Report of the Department of Lands and Forests for the fiscal year, 1st April, 1941, to 31st March, 1942.

N. O. HIPEL,
Minister.

CONTENTS

I. GENERAL INTRODUCTION 7

II. REPORTS BY DIVISIONS 8
  Accounts 8
  Air Service 22
  Forest Protection 26
  Land and Recreational Areas 39
  Law 55
  Operation and Personnel 56
  Reforestation and Conservation 61
  Research 66
  Surveys 67
  Timber Management 68

III. PULPWOOD AGREEMENTS 105

INTRODUCTION

The report of this year will take a slightly changed form to correspond with the work of the Department.

1. ORGANIZATION

(a) The major changes in the year were in June, 1941. The Department's Head Office was divided into ten Divisions as follows:—

Accounts—Responsible for all fiscal matters and centralizing accounting.

Forest Protection—Includes protection from fire, insects and disease.

Timber Management—Includes Sale and Management of the forest crop.

Surveys—Includes ground and aerial survey of Timber, Land, and Water Resources.

Air Service—Formerly a part of fire protection, now a separate unit.

Reforestation and Conservation—As formerly, deals with production of tree seedlings for woodlots and Crown plantations, and advises on planting, private forest management and conservation measures.

Land and Recreational Areas—The former lands branch, and now incorporates parks and unsubdivided land.

Operation and Personnel—A new Division to take over office management, information, personnel (formerly handled by several branches) and Staff training.

Law—Raised to Division status and responsible for all legal matters in the Department.

Research—A new Division created to commence research work in forestry problems which are not being studied by outside research organizations.

NOTE—Internal staff changes permitted the formation of these Divisions without increasing total staff.

(b) *Creation of Forest Regions*—The 13 forest Districts were grouped into 5 Regions, and senior District Foresters were appointed as Regional Foresters. The purpose is to co-ordinate the work of the several districts under their control especially with reference to transfer of fire-fighting equipment and personnel to danger points. Regional Foresters are also called upon to formulate plans for forest management.

(c) *Zone Foresters*—Southern Ontario was divided into 5 reforestation zones and foresters who worked out from head office were transferred to the field to bring them into closer touch with the woodlot owners.

(d) *Land Agencies*—Formerly reporting directly to Toronto, were incorporated as part of the district organization.

NOTE—The headquarters and personnel changes involved are listed under Operation and Personnel.

2. REPORT OF SELECT COMMITTEE

The report of the Select Committee, inquiring into the Administration of the Department of Lands and Forests has been very carefully studied, and summarized.

REPORTS BY DIVISIONS.

DIVISION OF ACCOUNTS

A re-organization has been effected in this Division, calling for changes in personnel, equipment, accounting system and handling of Departmental cash receipts.

Centralization of Accounting

Accounting at Main Office and Field Offices has been centralized.

Equipment

The increased volume of accounting detail in the Division of Accounts as a consequence of the centralization policy, has permitted the use of mechanical equipment on operations formerly performed by hand.

System

The accounting procedure for the year under review was the subject of study, with the purpose of increasing efficiency. As a result of this study, a new system was developed, to become effective 1st April, 1942, the commencement of the next fiscal year.

FINANCIAL REPORTS

1. *Cash Receipts and Disbursements:*

Statement for the year ending 31st March, 1942, is set out on Schedule A, page 12. The following summarizes the result of operations for the year.

TOTAL—Cash Receipts	$5,164,331.82	
Cash Disbursements	2,654,355.88	
Excess of Receipts over Disbursements		$2,509,975.94

2. *Comparison of Results with those of Prior Years:*

(a) *Receipts*

In Schedule B, page 16, cash receipts for the year under review have been compared with those of the previous four years, which data may be summarized as follows:

	Years ending 31st March				
Division	1938	1939	1940	1941	1942
Main Office	$	$	$	$	$
Water Power Rentals	427,874	406,019	402,529	571,352	628,691
Provincial Land Tax	234,761	129,178	133,936	169,609	146,802
Casual Fees	3,102	3,664	3,072	3,161	3,462
Forest Protection	61,152	47,596	56,424	54,918	55,620
Timber Management	3,502,447	3,912,072	2,863,862	4,153,237	4,122,576
Surveys	462	24,000	23,550	13,904	23,136
Land and Recreational Areas	186,041	195,232	221,406	175,040	167,310
Air Service	11,310	6,563	4,211	5,687	10,902
Reforestation and Conservation	8,890	4,254	5,335	5,642	5,833
	4,436,039	4,728,578	3,714,325	5,152,550	5,164,332

(b) *Disbursements:*

In Schedule C, page 19, the disbursements for the year under review have been compared with those of the previous four years, grouped according to branches. The result may be summarized as follows:

	Years ending 31st March				
Division	1938	1939	1940	1941	1942
Main Office	$ 246,024	$ 228,200	$ 222,608	$ 232,005	$ 231,727
Forest Protection and Timber Management	1,696,429	1,637,370	1,621,607	1,557,964	1,706,768
Surveys	62,166	55,809	70,918	4,118	11,377
Land and Recreational Areas	41,280	45,599	41,722	38,729	39,768
Air Service	279,874	320,150	252,412	296,761	269,237
Reforestation and Conservation	255,194	335,005	316,337	322,178	306,677
Total Disbursements chargeable to Appropriations as voted	2,580,967	2,622,133	2,525,604	2,451,755	2,565,554
Additional Disbursements, uncontrollable items, chargeable to Special Warrants	9,372	....	2,100	2,741	88,802
Total Disbursements	2,590,339	2,622,133	2,527,704	2,454,496	2,654,356

(c) *Trend of Receipts and Disbursements:*

i. *Receipts:*

Annual Receipts 1938 as against 1942 show an increase of approximately $728,000.00 or 16.4 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals	$200,817.00	
Timber Management	620,129.00	
		$820,946.00

ii. *Disbursements*:

Annual Disbursements 1938 as against 1942 show an increase of approximately $64,000.00 or 2.5 per cent. This increase is accounted for by the cost of living bonus effective during the year ending 31st March, 1942, calling for an expenditure of $72,548.00 by Special Warrant.

It will be noted that the increased expenditure in Reforestation of		$51,483.00
is more than returned through savings on		
Main Office	$14,297.00	
Surveys	50,789.00	
Air Service	10,637.00	
		$75,723.00

The trend of expenditures is slightly upward, though not nearly as pronounced as the upward trend in cash receipts.

(d) *Classification of Accounts:*

Statements set out in this report are classified of necessity in accordance with the Appropriations and Estimates of the years concerned. Grouping of accounts has, where the information would permit, been made in accordance with the standard classification of accounts by Divisions, which has been put into effect from 1st April, 1942.

Schedule A

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Receipts		$ c.	$ c.	$ c.
Main Office:				
Water Power Rentals			628,691.25	
Provincial Land Tax			146,801.88	
Sundry Fees, etc.				
Agents—Office Fees		351.22		
Casual Fees		524.88		
Surveys Office Fees, Maps, etc.		2,585.54	3,461.64	
				778,954.77
Land and Recreational Areas Division				
Land Sales				
Agricultural		37,320.69		
Townsites		4,277.39		
Common School Lands		50.00		
University Lands		312.76		
			41,960.84	
Land Rentals (other than Parks)				
Leases and Licenses of Occupation		68,435.03		
Bruce Beach		2,093.51		
Timagami Islands		6,352.10		
			76,880.64	
Park Revenue				
Algonquin				
Rentals	7,837.88			
Perquisites	1,014.00			
Licenses	9,014.65			
Telephone	2,415.39			
Sale of Material	2,848.32			
Miscellaneous	297.59			
		23,427.83		
Rondeau				
Rentals	10,193.39			
Sale of Material	2,765.52			
Miscellaneous	74.05			
		13,032.96		
Quetico				
Rentals	90.00			
Licenses	7,667.50			
Sale of Furs	891.55			
Miscellaneous	260.50			
		8,909.55		
		45,370.34	118,841.48	778,954.77

Schedule A (*Continued*)

Statement of Receipts and Disbursements For Year Ending 31st Marh, 1942

Disbursements	$ c.	$ c.	$ c.
MAIN OFFICE:			
Minister's Salary—Statutory		8,000.00	
Lands Branch			
Salaries—Permanent	115,181.94		
Temporary	10,777.91		
		125,959.85	
Maintenance		12,983.99	
Travelling Expenses		2,076.16	
Forests Branch			
Salaries—Permanent	55,696.13		
Temporary	620.83		
		56,316.96	
Maintenance		10,989.00	
Travelling Expense		825.22	
Compensation, etc. for workmen injured in Government service, as awarded by the Workmen's Compensation Board		13,755.68	
Moving Expenses of officials		178.17	
Statutory Refunds		156.82	
Commutation of Veteran's Land Grants		50.00	
Legal Fees and Expenses		435.25	
			231,727.10
FIELD SERVICES:			
FOREST PROTECTION AND TIMBER MANAGEMENT BRANCHES			
Agents—Salaries	17,799.75		
Maintenance	6,295.94		
		24,095.69	
Clearing Townsites and Removing Fire Hazards		19,978.72	
Forest Service—Salaries	999,061.98		
Operating Expenses	599,921.54		
		1,598,983.52	
Insect Control—Salaries	2,700.00		
Operating Expenses	7,989.05		
		10,689.05	
Radio Service		44,746.95	
Woodmen's Employment Act—			
Salaries	7,500.00		
Maintenance	774.15		
		8,274.15	
			1,706,768.08
			1,938,495.18

Schedule A *(Continued)*

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Receipts		$ c.	$ c.	$ c.
Forward		45,370.34	118,841.48	778,954.77
Ipperwash Beach				
Rentals	534.25			
Miscellaneous	251.70			
		785.95		
			46,156.29	
Back to the Land Movement		560.16		
Sale of Sand and Gravel		1,734.68		
Miscellaneous		17.05		
			2,311.89	
				167,309.66
Division of Forest Protection				
Radio Service			15,436.73	
Forest Service			40,075.62	
Miscellaneous			107.47	
				55,619.82
Division of Timber Management				
Timber Dues and Bonus			3,695,167.49	
Ground Rent and Fire Protection Tax			355,947.37	
Scalers' Wages			68,788.19	
Miscellaneous			2,673.45	
				4,122,576.50
Division of Surveys				
Lac Seul Storage Dam			35.55	
Long Lac Diversion			23,100.00	
				23,135.55
Division of Air Service				
Miscellaneous				10,902.02
Division Reforestation and Conservation				
Miscellaneous				5,833.50
Total Receipts				5,164,331.82
				5,164,331.82

Schedule A (*Continued*)

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Disbursements	$ c.	$ c.	$ c.
Forward			1,938,495.18
DIVISION OF SURVEYS			
Board of Surveyor's—Grant		200.00	
Ground Surveys		11,049.08	
To provide for Flowage Easements and Discharging Claims, etc.		127.89	
			11,376.97
DIVISION OF LAND AND RECREATIONAL AREAS			
Annuities and Bonuses to Indians under Treaty No. 9		22,080.00	
Rondeau Provincial Park—Salaries	10,135.51		
Maintenance	3,315.74		
		13,451.25	
Ipperwash Beach Park—Salaries	1,685.80		
Maintenance	1,750.43		
		3,436.23	
Purchase of Land for New Parks		800.00	
			39,767.48
DIVISION OF AIR SERVICE			
Salaries		161,231.32	
Maintenance		108,005.91	
			269,237.23
DIVISION OF REFORESTATION AND CONSERVATION			
Salaries		222,370.10	
Maintenance		84,306.90	
			306,677.00
Total Disbursements chargeable to Appropriations As Voted			2,565,553.86
SPECIAL WARRANTS			
Investigation of the affairs and financial position of the Abitibi Power and Paper Company, Limited			16,254.02
Cost of Living Bonus			72,548.00
Total Disbursements			2,654,355.88
Excess of Receipts over Disbursements			2,509,975.94
			5,164,331.82

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1942

	1938
MAIN OFFICE	
Water Power Rental	427,873.50
Provincial Land Tax	234,761.42
Casual Fees	3,101.73
DIVISION OF FOREST PROTECTION	
Radio Service	31,359.41
Miscellaneous	29,792.77
	61,152.18
DIVISION OF TIMBER MANAGEMENT	3,502,446.76
DIVISION OF SURVEYS	
Lac Seul Storage Dam	....
Refunds—re. Flowage Easements	....
Long Lac Diversion	....
Miscellaneous	462.12
	462.12
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales (other than parks)	70,248.55
Land Rentals (other than parks)	61,766.48
Park Revenue—including Park Rentals	
Algonquin	30,576.50
Rondeau	14,810.23
Quetico	6,455.76
Ipperwash Beach	23.60
Miscellaneous	2,160.03
	186,041.15
DIVISION OF AIR SERVICE	
Miscellaneous	11,309.51
DIVISION OF REFORESTATION AND CONSERVATION	
Miscellaneous	8,890.46
Total Receipts	4,436,038.83

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1942

1939	1940	1941	1942
406,019.17	402,529.44	571,351.76	628,691.25
129,178.01	133,935.87	169,608.77	146,801.88
3,663.60	3,072.18	3,160.63	3,461.64
17,932.06	18,198.42	16,412.33	15,436.73
29,664.28	38,225.27	38,505.43	40,183.09
47,596.34	56,423.69	54,917.76	55,619.82
3,912,072.51	2,863,861.71	4,153,237.20	4,122,576.50
....	....	5,030.54	35.55
....	....	8,873.90	....
24,000.00	23,550.00	....	23,100.00
....	....	....	....
24,000.00	23,550.00	13,904.44	23,135.55
75,212.06	94,947.38	53,820.61	41,960.84
68,894.60	75,206.92	75,230.38	76,880.64
31,886.42	29,449.38	24,289.30	23,427.83
11,305.16	13,075.74	12,363.71	13,032.96
6,764.56	6,112.40	7,403.95	8,909.55
200.70	436.16	552.93	785.95
968.31	2,177.89	1,379.62	2,311.89
195,231.81	221,405.87	175,040.50	167,309.66
6,562.75	4,210.87	5,687.24	10,902.02
4,253.89	5,334.99	5,642.14	5,833.50
4,728,578.08	3,714,324.62	5,152,550.44	5,164,331.82

Schedule C

Comparison of Disbursements for 5 years ending 31st March, 1942

	1938
MAIN OFFICE	
Minister's Salary	$ 8,000.00
Lands	
Salaries	123,066.61
Maintenance	14,477.94
Travelling	1,663.33
Forests	
Salaries	86,240.50
Maintenance	10,139.22
Travelling	1,534.38
Compensation to Injured Workmen	
Moving Expenses of Officials	
Statutory Refunds	723.27
Commutation Veterans' Land Grants	50.00
Legal Fees and Expenses	77.50
Back to Land Movement	51.11
	246,023.86
FIELD SERVICES	
Forest Protection and Timber Management	
Agents	
Salaries	26,468.00
Maintenance	
Clearing Townsites	9,761.03
Forest Service	
Salaries	1,567,342.27
Maintenance	
Insect Control	
Salaries	
Maintenance	6,951.59
Grants	
Radio Service	75,129.30
Woodmen's Employment Act	
Salaries	8,919.35
Maintenance	
Refunds—Miscellaneous	1,857.38
	1,696,428.92
Forward	1,942,452.78

Schedule C

Comparison of Disbursements for 5 years ending 31st March, 1942

1939	1940	1941	1942
$ 8,000.00	$ 8,000.00	$ 8,000.00	$ 8,000.00
122,459.49	119,273.61	120,154.35	125,959.85
14,673.74	13,827.67	11,549.47	12,983.99
1,465.91	1,607.34	2,063.19	2,076.16
67,675.00	67,695.26	60,436.59	56,316.96
11,810.57	10,273.91	10,993.76	10,989.00
1,465.81	1,008.71	826.39	825.22
....	....	16,921.36	13,755.68
....	....	....	178.17
362.06	921.85	1,059.50	156.82
50.00	....	....	50.00
237.20	....	....	435.25
....	....	....	....
$228,199.78	$222,608.35	$ 232,004.61	$231,727.10
19,648.59	19,602.18	18,531.88	17,799.75
5,658.12	5,898.25	5,039.13	6,295.94
8,358.84	14,801.16	14,950.12	19,978.72
966,227.76	960,979.93	965,775.34	999,061.98
557,591.62	550,145.45	491,353.75	599,921.54
2,700.00	2,700.00	2,700.00	2,700.00
364.54	3,438.73	4,542.09	7,989.05
3,500.00	....	....	....
64,999.61	56,001.90	46,823.91	44,746.95
7,500.00	7,500.00	7,500.00	7,500.00
821.15	538.90	747.71	774.15
....	....	....	....
1,637,370.23	1,621,606.50	1,557,963.93	1,706,768.08
1,865,570.01	1,844,214.85	1,789,968.54	1,938,495.18

Schedule C (*Continued*)

Comparison of Disbursements for 5 years ending 31st March, 1942

	1938
Forward	1,942,452.78
DIVISION OF SURVEYS	
Board of Surveyors—Grant	200.00
Lac Seul Storage Dam	....
Surveying	61,966.47
Acquiring Flowage Easements	....
Compensation—Damage Claims	....
	62,166.47
DIVISION OF LAND AND RECREATION AREAS	
Annuities to Indians	20,820.00
Rondeau Park	15,522.52
Ipperwash Park	....
New Parks	4,937.72
	41,280.24
DIVISION OF AIR SERVICE	
Salaries	156,326.86
Maintenance	123,547.04
	279,873.90
DIVISION OF REFORESTATION AND CONSERVATION	
Salaries	190,861.07
Maintenance	61,290.46
Forestry Act	2,342.39
Allowance to School Sections	700.00
	255,193.92
Total Disbursements chargeable to Appropriations as voted	2,580,967.31
DIVISION OF SPECIAL WARRANTS	
Investigation—	
Natural Resources	....
Abitibi	....
Blind River Pine Co.	3,209.80
Long Point Park Commission	1,000.00
Surveying—Long Lac	5,162.16
Cost of Living Bonus	....
	9,371.96
TOTAL CASH DISBURSEMENTS	2,590,339.27

Schedule C (*Continued*)

Comparison of Disbursements for 5 years ending 31st March, 1942

1939	1940	1941	1942
1,865,570.01	1,844,214.85	1,789,968.54	1,938,495.18
200.00	200.00	200.00	200.00
......	843.23	35.55	......
55,608.82	50,906.24	3,500.68	11,049.08
......	11,989.21	382.20	127.89
......	6,978.85	......	......
55,808.82	70,917.53	4,118.43	11,376.97
21,800.00	21,912.00	22,108.00	22,080.00
14,220.18	15,133.85	13,602.67	13,451.25
9,578.96	4,676.61	3,018.80	3,436.23
......	......	......	800.00
45,599.14	41,722.46	38,729.47	39,767.48
166,023.45	154,913.04	154,343.91	161,231.32
154,127.07	97,498.83	142,417.33	108,005.91
320,150.52	252,411.87	296,761.24	269,237.23
226,913.57	222,219.50	224,596.09	222,370.10
107,391.25	94,117.88	97,581.43	84,306.90
......	......	......	......
700.00	......	......	......
335,004.82	316,337.38	322,177.52	306,677.00
2,622,133.31	2,525,604.09	2,451,755.20	2,565,553.86
......	2,100.00	418.15	......
......	......	2,322.53	16,254.02
......	......	......	......
......	......	......	......
......	......	......	......
......	......	......	72,548.00
......	2,100.00	2,740.68	88,802.02
2,622,133.31	2,527,704.09	2,454,495.88	2,654,355.88

DIVISION OF AIR SERVICE

During the past year the efficiency of the Air Service has been maintained. It has been possible to replace enlistments by competent personnel in the face of war conditions.

Several semi-transport machines were added to the fleet during the year in continuance of the policy of replacing many of the lighter ships with those of greater capacity.

Winter operations were this year confined to two aircraft, one based at Algonquin Park, and utilized for the purpose of game patrols, and such Park administration as was necessary, and one based at Sault Ste. Marie, which has been used in bringing out drill cores from an iron ore area which is being developed by the Algoma Ore Properties, Limited. The Department considers the development of iron ore as of the utmost importance, and we have accorded this Company every co-operation within our means.

Our building program last year was not extensive, consisting only of four small housing units for pilots and machines. Maintenance and repair of Service buildings was carried on throughout the year.

We have done our utmost to co-operate with the Department of Munitions and Supply in the conservation of aviation fuels and oils. Instructions have been issued to our staff that all flying is to be restricted to bare necessities. The situation in respect to gas and oil drums is very acute, and we have been doing everything possible to co-operate with the oil companies in returning drums as quickly as possible, so as to tie up the minimum number in our operations.

The following tables analyze the operations of the Air Service for the past fiscal year.

ALLOCATION OF AIRCRAFT

1941-42

Base	*Registration*	*Type*
Algonquin Park	CF-OAX	Stinson
Biscotasing	CF-OAZ	Stinson
	CF-OAA	Moth
Caribou Lake	CF-OAR	Buhl
Fort Frances	CF-BGM	Stinson
Ignace	CF-OAV	Stinson
Kenora	CF-OAP	Fairchild 71C
	CF-OAO	Moth
Oba Lake	CF-OAS	Buhl
	G-CAOZ	Moth
Orient Bay	G-CAND	Vedette
Pays Plat	CF-OAW	Stinson
Pickle Lake	G-CAPB	Moth
Port Arthur	CF-OAY	Stinson
	CF-OAH	Hamilton
Red Lake	CF-BGN	Stinson
Remi Lake	CF-BGJ	Stinson
Sault Ste. Marie	CF-OBA	Stinson
	G-CAPA	Moth
	G-CAOU	Moth
	G-CAOY	Moth
Sudbury	G-CAOW	Moth
Sioux Lookout	CF-OAJ	Hamilton
	CF-OAE	Moth
	CF-OAF	Moth
Temagami	CF-AOH	Fairchild KR-34
Twin Lakes	CF-OAQ	Buhl
	CF-OAD	Moth

TRANSPORT AIRCRAFT—EFFECTIVE LOADS CARRIED
1941-42

AIRCRAFT	HOURS FLOWN	EFFECTIVE LOAD
Buhl CF-OAQ	295.40	127,667 Lbs. 63 Tons, 1667 Lbs.
Buhl CF-OAR	205.35	93,697 Lbs. 46 Tons, 1697 Lbs.
Buhl CF-OAS	293.05	147,322 Lbs. 73 Tons, 1322 Lbs.
Fairchild 71C CF-OAP	179.15	127,578 Lbs. 63 Tons, 1578 Lbs.
Hamilton CF-OAH	185.00	110,803 Lbs. 55 Tons, 803 Lbs.
Hamilton CF-OAJ	195.45	134,490 Lbs. 67 Tons, 490 Lbs.
Stinson CF-OBA	276.00	119,880 Lbs. 59 Tons, 1880 Lbs.
Stinson CF-BGJ	181.50	60,537 Lbs. 30 Tons, 537 Lbs.
Stinson CF-BGM	230.15	151,685 Lbs. 75 Tons, 1685 Lbs.
Stinson CF-BGN	349.15	274,915 Lbs. 137 Tons, 915 Lbs.
Stinson CF-OAV	213.10	55,935 Lbs. 27 Tons, 1935 Lbs.
Stinson CF-OAW	259.55	137,399 Lbs. 68 Tons, 1399 Lbs.
Stinson CF-OAX	310.20	54,455 Lbs. 27 Tons, 455 Lbs.
Stinson CF-OAY	175.05	45,030 Lbs. 22 Tons, 1030 Lbs.
Stinson CF-OAZ	432.20	404,468 Lbs. 202 Tons, 468 Lbs.
Vedette G-CAND	137.50	39,540 Lbs. 19 Tons, 1540 Lbs.

Total Transport Section:—

Total Flying Time	Hours	3,920.20
Total Loading	Lbs.	2,085,401
Total Loading	Tons	1,042 Tons, 1,401 Lbs.

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS
1941–42

	1924–41	1941–42	Total
Fire Detection	38,356.05	1,163.40	39,519.45
Game Detection	189.35	7.20	196.55
Fire Suppression	30,704.36	1,666.00	32,370.36
Photography	1,372.35	2.30	1,375.05
Sketching	3,426.23	70.15	3,496.38
Transportation—Ordinary	25,626.32	2,073.58	27,700.30
Transportation—Special	5,408.35	185.20	5,593.55
Mercy Flights	205.15	12.27	217.42
Ferrying	5,077.12	261.15	5,338.27
Forced Landings	858.29	6.25	864.54
Flying Instruction	2,856.02	31.15	2,887.17
Observers Instruction	94.09	....	94.09
Operations	4,929.03	149.20	5,078.23
Tests—Aircraft	1,324.32	34.00	1,358.32
Dusting	41.35	....	41.35
Tests—Wireless	69.10	....	69.10
Tests—Radio	8.25	....	8.25
	120,548.13	5,663.45	126,211.58

TOTALS

	1924–41	1941–42	Total
Passengers Carried	64,909	6,948	71,857
Personnel Carried	62,429	3,193	65,622
Total Passengers and Personnel Carried	127,338	10,141	137,479
Miles Flown	8,270,225	489,304	8,759,529
Effective Loads Flown (Lbs.)	27,033,857	2,209,680	29,243,537
Effective Loads Flown (Tons)	13,516 Tons 1,857 Lbs.	1,104 Tons 1,680 Lbs.	14,621 Tons 1,537 Lbs.

DIVISION OF FOREST PROTECTION

Severity of the Fire Season, 1941

The season of 1941 was marked by very high early spring fire hazards which reached a peak during the week of May 21 to 26, when four large fires burned out of control. High hazards continued to August 10, when general rains set in, reducing the fire hazard for the balance of the season in the northern part of the Province, while high hazards continued in the area south of the French River, Lake Nipissing and Mattawa River up to the close of the fire season in October.

Fire Protection Conditions Respecting Summer Logging Operations

During the past few years, summer woods operations have increased to such an extent that they constitute a major problem in fire protection. In 1941, instructions which form a part of all woods operations permits were issued to all operators. These instructions restrict smoking, forbid lunch fires, require reporting of fires, maintenance of certain fire-fighting equipment by the operators and organization of camp personnel as auxiliary fire suppression units.

Permanent Improvements

Due to the desire to co-operate fully in the war effort, the program of improvements was curtailed during the year to essential projects.

Communications

The radio communication system is in a state of reorganization. The commercial radio system was operated throughout the year to supply communication facilities to the remote mining areas in the northern part of the District of Kenora.

Equipment

Due to war time restrictions, only necessary purchases of equipment were made. Shortly after Japan entered the war on December 7, the Department shipped to the British Columbia A.R.P. 100 complete fire fighting units with 250,000 feet of 1½ inch fire-fighting hose. The material was on loan until the opening of the 1942 season, when an arrangement was made whereby the Department was supplied equipment to replace all shipped to British Columbia.

Hazard Disposal

Brush burning operations were continued on the timber sale area on the east side of Lake Nipigon and in parts of Timagami.

PERMANENT IMPROVEMENTS

Completed to March 31, 1942

Buildings

Cabins	503
Storehouses	108
Boathouses	43
Combined Storehouses and Boathouses	25
Bunkhouses	68
Offices	27
Garages and Car Houses	68
Other Buildings	178
Hose Towers	63
Wooden Lookout Towers	65
Steel Lookout Towers	224

Communications

Permanent Telephone Lines (Miles)	4494¼
Temporary Telephone Lines (Miles)	2½

District	Total	Tower Sets	Portable Sets	Boat Sets	Pack Sets	Model 30	Miscellaneous
Sioux Lookout	22	15	1	2			4
Kenora	18	14	1		1	1	1
Fort Frances	14	10		1		1	2
Port Arthur	22	14	1			1	6
Kapuskasing	15	11	2		2		
Cochrane	13	12	1				
Sault Ste. Marie	18	14	2			2	
Sudbury	36	34	2				
North Bay	29	18	7	4			
Total	187	142	17	7	3	5	13

In addition to the above, aircraft were equipped with R.C.A. aircraft sets as follows:—

OAV—Kenora District
OAW—Port Arthur District
OAY—Port Arthur District
BGM—Fort Frances District
BGN—Sioux Lookout District

During the year 12 new 30-watt output medium wave radio transmitters were constructed. These were supplied with Hallicrafters Skytraveller model S-29 receivers. These units were to complete the ground medium wave communication system and for communication with aircraft in flight.

This equipment was distributed as follows:—

Sioux Lookout	1 set
Fort Frances	4 sets
Port Arthur	2 sets
Kapuskasing	1 set
Sault Ste. Marie	1 set
Sudbury	3 sets

Radio Revenues and Expenditures

The total expenditures for radio during the year were $46,504.81; net revenue amounted to $15,436.73.

Item	1941-42	1940-41	1939-40	1938-39
Payroll	26,194.10	27,824.57	30,952.11	39,152.44
Equipment	7,195.21	5,686.73	10,642.44	7,972.26
Improvements	448.12	—	370.19	117.63
Freight, Express, etc.	1,264.83	1,037.20	926.48	1,192.56
Maintenance	5,232.53	3,582.45	2,998.80	9,691.00
Travel	2,516.62	4,132.25	3,657.60	4,939.85
Miscellaneous	1,895.54	4,561.71	6,454.28	1,906.87
	44,746.95	46,824.91	56,001.90	64,999.61
Cost of living bonus (Paid by Special Warrant Treasury)	1,757.86	—	—	—
TOTALS	$46,504.81	$46,824.91	$56,001.90	$64,999.61
Revenue	$15,436.73	$16,412.33	$18,198.42	$17,932.06

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1941	1940	1939	1938	1937	1936	1935
April 1	94	82	88	98	93	53	38
April 15	129	116	115	107	101	68	65
May 1	461	362	258	274	258	128	297
May 15	791	709	762	799	788	433	521
June 1	1,009	1,025	1,074	1,077	951	785	860
June 15	1,072	1,080	1,114	1,110	979	913	933
July 1	1,081	1,088	1,140	1,130	977	939	925
July 15	1,084	1,092	1,141	1,150	988	945	934
August 1	1,095	1,093	1,142	1,142	998	940	932
August 15	1,085	1,094	1,139	1,141	1,000	934	935
September 1	941	1,022	1,082	1,100	965	916	929
September 15	739	783	838	924	871	874	472
October 1	380	477	335	560	351	391	229
October 15	232	336	220	419	209	183	117
October 31	158	192	190	264	114	127	90

The average daily force, including Chief and Deputy Chief rangers, was as follows: April, 154; May, 777; June, 1,070; July, 1,083; August, 1,077; September, 733; October, 227. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers was 1,099.

(3) *Expenditures*

The total expenditure for the year, exclusive of Administration and of the Provincial Air Service, was $1,091,854.48; the amount of fire tax collected was $276,577.26; miscellaneous revenue $40,075.62.

CLASSIFICATION OF EXPENDITURES

Item	1941–42	1940–41	1939–40	1938–39
Payroll	$582,328.56	$555,773.82	$571,003.77	$604,973.08
Equipment	54,350.14	58,527.38	88,152.35	88,238.77
Improvements	39,653.12	34,488.37	49,615.99	70,307.69
Extra Fire Fighting	234,930.83	124,190.37	74,095.54	122,270.34
Freight, Express, Postage, etc.	14,632.18	12,058.77	12,337.82	13,215.06
Gasoline and Oil	43,725.76	42,130.52	41,318.10	40,644.74
Maintenance	77,919.15	77,508.89	82,565.75	78,904.22
Travel	15,383.42	15,118.56	15,406.09	18,869.46
Rent	3,867.79	3,836.00	4,421.65	4,213.50
Miscellaneous	2,734.26	1,377.50	967.05	8,984.15
	$1,069,525.21	$925,010.18	$939,894.11	1,050,621.01
Cost of Living Bonus (paid by Special Warrant, Treasury)	22,329.27	....	....	....
Totals	$1,091,854.48	$925,010.18	$939,894.11	$1,050,621.01

CLASSIFICATION OF FOREST FIRES
By Month

Month	1941		1940	1939	1938	1937	1936	1935
	No.	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
April	85	6.7	10.2	1.3	1.6	2.6	0.5	6.5
May	398	31.5	12.0	17.6	18.9	21.1	6.0	42.6
June	273	21.6	11.0	12.0	8.8	26.0	11.5	11.9
July	331	26.2	22.4	41.8	18.1	25.4	43.9	9.9
August	124	9.9	27.8	22.3	21.8	20.1	35.7	23.3
September	52	4.1	10.7	4.4	10.4	4.7	2.1	3.7
October	2	....	5.9	0.6	18.4	0.1	0.3	2.1
November	....	....	....	....	2.0	....	....	....
	1,265	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1941		1940	1939	1938	1937	1936	1935
	No.	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
Settlers	103	8.2	6.3	5.6	7.5	7.8	5.2	12.8
Campers	271	21.4	33.4	33.8	34.2	19.8	20.9	26.1
Railways	81	6.4	2.4	3.0	1.9	3.1	1.8	2.8
Lightning	278	22.0	20.9	19.8	19.0	20.9	33.3	7.7
Logging Operatings	45	3.6	2.3	1.8	3.4	3.2	1.5	2.4
Mining Operations	2	....	0.5	0.3	0.3	1.2	0.4	0.6
Smokers	219	17.3	17.6	16.8	13.3	18.1	15.3	22.8
Road Construction	20	1.6	1.2	1.8	2.1	2.4	0.8	1.5
Incendiary	23	1.8	3.3	9.1	8.4	8.9	12.0	12.8
Prospectors	3	0.2	0.2	0.5	0.8	1.2	0.7	1.0
Miscellaneous	60	4.8	3.0	2.0	2.0	2.4	0.9	2.4
Unknown	160	12.7	8.9	5.5	7.1	11.0	7.2	7.1
	1,265	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Size

Size	1941		1940	1939	1938	1937	1936	1935
	No.	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
Quarter acre and under	278	22.0	22.1	30.8	24.1	25.5	20.2	22.5
Over quarter to 5 acres	506	40.0	43.5	47.8	47.4	38.1	36.2	35.2
Over 5 to 10 acres	94	7.4	9.7	6.7	8.0	7.7	8.0	9.5
Over 10 to 100 acres	235	18.6	16.8	11.7	15.6	19.4	19.0	21.7
Over 100 to 500 acres	89	7.0	5.5	2.4	3.1	5.0	7.0	7.0
Over 500 to 1000 acres	23	1.8	1.0	0.3	0.6	1.7	2.9	1.5
Over 1000 to 10,000 acres	32	2.5	1.0	0.2	1.1	2.4	5.1	2.1
Over 10,000 acres	8	0.7	0.4	0.1	0.1	0.2	1.6	0.5
Totals	1,265	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF AREA BURNED OVER

By Month

District	April	May	June	July	August	Sept.	Oct.	Totals
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout	166	15,265	7,348	2,781	32	....	....	25,592
Kenora	322	191	13	57	12	....	....	595
Fort Frances	450	8	....	13	6	....	....	477
Port Arthur	2,924	93,929	933	3,109	434	....	....	101,329
Kapuskasing	2	23,355	394	1,279	....	....	....	25,030
Cochrane	40	47,666	1,474	1,473	32	....	....	50,685
North Bay	198	56,386	324	86	506	2	....	57,502
Sudbury	289	382,435	2,043	531	7	11	....	385,316
Sault Ste. Marie	733	1,611	368	8,186	138	....	....	11,036
Parry Sound	34	292	1,303	2,216	36	257	....	4,138
Algonquin	322	955	847	393	143	589	....	3,249
Tweed	80	66	591	845	8	8	....	1,598
Totals	5,560	622,159	15,638	20,969	1,354	867	....	666,547

CLASSIFICATION OF AREA BURNED OVER

By Origin

District	Settlers Acres	Campers Acres	Railways Acres	Lightning Acres	Logging Operations Acres	Mining Operations Acres	Smokers Acres	Road Construction Acres	Incendiary Acres	Prospectors Acres	Miscellaneous Acres	Unknown Acres	TOTALS Acres
Sioux Lookout		185	1	9,947	75		54		1	2	4,235	11,092	25,592
Kenora	361	24	76	45	70		1	2				16	595
Fort Frances		4		5			10					458	477
Port Arthur	60	10,499	10	838	2,900		38,101	903			1,400	46,618	101,329
Kapuskasing	17,684	122	70	310	537		76	5,801				430	25,030
Cochrane	12,095	1,968	1,100	1	2,592	20	982		200		12,188	19,539	50,685
North Bay	1,446	1,573		34	539		1,062	1	311		30,030	22,506	57,502
Sudbury	547	3,351	1,838	2,081	34		18,018		350,270		9,134	43	385,316
Sault Ste. Marie	120	1,090	38	7,168	30		1,027	14	8	904	410	227	11,036
Parry Sound	249	2,140	97	395	20		318	90			35	794	4,138
Algonquin	23	318	245	1,094	398		179	262	729		1		3,249
Tweed	9	1,088	8	316	4		135		26		3	9	1,598
TOTALS	32,594	22,362	3,483	22,234	7,199	20	59,963	7,073	351,545	906	57,436	101,732	666,547

CLASSIFICATION OF FOREST AREAS BURNED OVER

District	Number of Fires	Mature Growth		Second Growth		Young Growth		Slash Not re-stocking	Old Burn Not re-stocking	Muskeg	Barren	Grass	Totals (Acres)
		Coni-ferous	Hard-wood	Coni-ferous	Hard-wood	Coni-ferous	Hard-wood						
Sioux Lookout	115	11,574	51	8,040	141	3,513	929	261	250	153	525	155	25,592
Kenora	44	26	6	111	3	114	19	194	75	5	32	10	595
Fort Frances	20	7	....	4	....	2	....	460	....	....	1	3	477
Port Arthur	101	33,876	7,638	3,836	215	3,492	5,588	31,636	8,828	3,242	1,749	1,229	101,329
Kapuskasing	53	4,681	329	2,740	1,986	1,505	531	9,187	3,597	325	....	149	25,030
Cochrane	118	9,032	455	5,235	636	6,302	136	17,161	6,120	679	118	4,811	50,685
North Bay	79	15,019	....	6,290	7,336	11,841	2,901	4,959	7,119	1,215	313	509	57,502
Sudbury	145	140,881	42,006	6,347	9,462	27,289	9,001	83,752	60,480	4,351	422	1,325	385,316
Sault Ste. Marie	92	5,999	111	66	45	1,261	304	1,912	86	40	463	749	11,036
Parry Sound	259	189	102	190	258	240	788	159	214	319	1,365	314	4,138
Algonquin	116	70	95	147	368	111	1,385	727	63	55	197	31	3,249
Tweed	123	8	....	29	252	20	759	14	5	85	72	354	1,598
Totals	1,265	221,362	50,793	33,035	20,702	55,690	22,341	150,422	86,837	10,469	5,257	9,639	666,547
1940 Totals	1,014	11,588	1,809	23,130	5,678	29,661	6,719	17,574	20,354	1,346	903	2,852	121,614
1939 "	961	3,807	575	2,542	352	1,892	956	3,087	8,363	187	6,649	688	29,098
1938 "	1,292	11,551	5,915	23,760	6,128	26,676	23,030	23,402	10,597	4,021	673	2,492	138,245
1937 "	1,453	52,972	9,983	34,756	3,662	47,954	8,755	27,770	31,281	3,226	2,423	2,004	224,746
1936 "	2,264	380,504	34,514	148,287	23,358	168,181	90,423	94,175	201,409	65,613	44,716	13,253	1,264,433
1935 "	1,309	41,428	9,947	24,120	8,654	30,470	29,110	34,900	38,937	9,848	17,633	5,615	250,662

CLASSIFICATION OF LAND BURNED OVER

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout	21,295	4,297	115	25,592
Kenora	389	206	44	595
Fort Frances	16	461	20	477
Port Arthur	82,174	19,155	101	101,329
Kapuskasing	15,739	9,291	53	25,030
Cochrane	17,037	33,648	118	50,685
North Bay	54,144	3,358	79	57,502
Sudbury	64,202	321,114	145	385,316
Sault Ste. Marie	9,972	1,064	92	11,036
Parry Sound	2,524	1,614	259	4,138
Algonquin	3,003	246	116	3,249
Tweed	1,298	300	123	1,598
Totals	271,793	394,754	1,265	666,547

MAJOR EQUIPMENT PURCHASED AND IN USE — 1941-42

District	Fire Fighting Units		Fire Fighting Hose (Feet)		Portable Hand Pumps		Tents		Blankets (Pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Veloci-pedes		Out-board Motors		Binocu-lars	
	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use
Sioux Lookout	....	96	10,500	284,700	20	280	11	150	100	954	....	100	....	6	1	3	....	4	....	10	....	29	....	3
Kenora	....	67	1,000	201,800	....	180	3	98	120	941	....	79	....	4	3	10	....	1	....	2	1	33	..	11
Fort Frances	...	35	6,000	109,600	7	76	2	47	20	441	....	59	....	3	1	4	....	1	....	1	....	25	..	12
Port Arthur	6	80	5,500	237,600	....	270	11	198	140	1,530	....	114	....	7	....	9	....	5	....	7	....	22	....	10
Kapuskasing	....	37	4,000	102,700	....	373	....	112	.....	533	....	69	....	.....	2	7	1	12	....	22	2	15	....	18
Cochrane	2	39	....	100,700	5	316	2	48	.....	618	....	55	....	5	....	16	....	6	....	18	1	15	....	5
Sault Ste. Marie	....	50	....	129,850	....	320	2	139	.....	976	....	89	....	1	1	10	....	4	....	7	....	13	....	19
Sudbury	....	86	....	240,500	....	289	13	258	100	1,529	....	188	....	5	....	16	....	7	....	2	....	30	....	33
North Bay	....	47	2,100	131,700	....	160	....	155	.....	1,021	....	115	....	4	1	20	....	1	....	10	2	23	....	22
Parry Sound	..	21	.....	48,900	12	131	2	34	.....	362	....	50	....	9	2	11	....	.....	....	7	....	6	..	11
Algonquin	2	19	5,000	62,200	....	82	....	57	.....	756	....	74	....	2	1	5	....	5	....	3	2	18	....	12
Tweed	....	9	....	23,200	....	156	....	23	.....	249	....	12	....	1	3	8	....	1	....	1	1	14	..	17
Head Office Reserve	3	7	12,500	36,800	....	198	....	20	.....	64	....	......	....	.....	....	.....	....	......	....	.....	....	1	....	....
Totals	13	593	46,600	1,710,250	44	2,831	46	1,339	480	9,974	....	1,004	....	47	15	119	1	47	....	90	9	244	..	173

STATEMENT OF TRAVEL PERMITS ISSUED

District	1941		1940		1939		1938		1937		1936		1935	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Kenora	1,107	3,175	1,185	3,796	1,073	3,222	903	2,501	927	2,784	833	2,344	887	2,147
Fort Frances	68	234	66	269	106	391	115	343	110	355	96	359	82	332
Port Arthur	381	1,377	254	1,078	486	1,031	249	431	20	58	57	124	63	105
Kapuskasing	84	155	55	113	217	530	180	378	106	162	146	312	317	612
Cochrane	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655	1,370	3,857	1,438	4,078	1,362	3,689
Sault Ste. Marie	2,707	8,402	1,982	6,320	1,890	5,947	1,780	5,707	1,877	6,042	1,301	3,963	1,172	3,604
Sudbury	1,482	4,848	1,524	4,990	2,022	5,446	2,195	5,486	1,638	4,623	1,604	4,897	1,982	5,116
North Bay (Other than Ferguson Highway)	3,128	10,677	3,787	13,066	4,073	15,634	3,611	14,005	2,569	10,202	2,723	9,808	1,962	6,679
Parry Sound	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Algonquin	1,305	3,898	264	658	1,328	4,253	1,857	6,446	330	863	249	679	1,947	6,322
Tweed	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Totals	11,353	36,315	10,162	33,350	12,507	40,446	12,216	38,952	8,947	28,946	8,447	26,564	9,774	28,606

OPERATING PERMITS

District	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
Sioux Lookout	118	494	22	1,809	1	40	141	2,343
Kenora	56	247	59	984	11	26	126	1,257
Fort Frances	28	181	21	1,912	....	....	49	2,093
Port Arthur	67	369	55	6,765	6	357	128	7,491
Kapuskasing	33	149	64	4,785	14	2,487	111	7,421
Cochrane	593	2,586	107	4,856	62	1,616	762	9,058
Sault Ste. Marie	53	534	41	3,391	2	37	96	3,962
Sudbury	129	676	51	2,675	10	182	190	3,533
North Bay	166	603	113	2,799	25	193	304	3,595
Parry Sound	8	52	68	1,445	1	50	77	1,547
Algonquin	6	23	51	2,092	....	....	57	2,115
Tweed	28	134	182	1,530	....	....	210	1,664
Totals	1,285	6,048	834	35,043	132	4,988	2,251	46,079
1940-41 Totals	1,760	8,817	816	34,934	108	2,975	2,684	46,726
1939-40 "	2,732	14,694	709	27,793	245	5,721	3,686	48,208
1938-39 "	3,343	17,974	657	23,891	106	3,017	4,106	44,882
1937-38 "	3,534	19,685	737	34,743	162	3,550	4,434	57,978
1933-34 "	3,510	19,778	2,310	28,900	209	7,727	6,029	56,405
1932-33 "	3,106	12,348	2,171	19,144	187	1,982	5,464	33,474

NOTE—As all Districts did not issue operating permits in the years 1934-35, 1935-36 and 1936-37, the totals for those years are not included in the above table.

STATEMENT OF PERMITS ISSUED

District	Number of Permits						
	1941	1940	1939	1938	1937	1936	1935
Sioux Lookout	232	215	322	315	362	609	569
Kenora	376	791	811	1,069	711	1,168	1,023
Fort Frances	203	300	424	69	54	42	52
Port Arthur	563	1,671	1,083	1,457	1,043	969	952
Kapuskasing	947	2,757	3,188	2,544	2,838	4,178	4,048
Cochrane	2,275	3,397	3,304	2,706	3,926	5,089	5,498
Sault Ste. Marie	288	361	500	583	567	562	823
Sudbury	886	1,436	1,811	1,959	1,445	1,977	2,387
North Bay	1,458	2,885	3,117	3,321	3,216	3,259	2,481
Parry Sound	306	303	443	498	624	669	615
Pembroke	124	178	245	169	197	86	176
Tweed	175	228	317	345	417	356	354
Totals	7,833	14,522	15,565	15,035	15,400	18,964	18,988

MEANS OF FIRE DETECTION

District	Total Fires	Air Service	Towers	Rangers	Public
Sioux Lookout	115	43	20	18	34
Kenora	44	10	12	4	18
Fort Frances	20	4	10	2	4
Port Arthur	101	18	39	18	26
Kapuskasing	53	5	12	17	19
Cochrane	118	....	24	32	62
North Bay	79	1	34	13	31
Sudbury	145	2	70	21	52
Sault Ste. Marie	92	10	24	10	48
Parry Sound	259	2	114	13	130
Algonquin	116	20	45	17	34
Tweed	123	....	98	4	21
Totals	1,265	115	502	169	479

FIRE DAMAGE TABLE 1941-42

	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Charges		Total Timber Damage	Property Damage
	F.B.M.	$	Cords	$	No.	$	Cords	$	No.	$	No.	$	Mature	Young Growth		
Sioux Lookout	25	62.50	37,822	52,950.80	....	....	65,723	16,477.25	....	....	....	....	14,006.92	2,640.50	86,137.97	1,435.00
Kenora	32,000	66.50	361	302.60	300	6.00	90	27.50	....	....	....	....	90.18	26.45	519.23	53.00
Fort Frances	10,800	27.00	16	15.40	....	....	....	....	....	....	....	....	11.50	228.05	281.95	2,000.00
Port Arthur	206,200	515.50	214,517	271,556.30	86	8.60	13,843	6,146.00	100	2.00	....	....	37,597.15	1,769.91	317,595.46	....
Kapuskasing	5,000	12.50	65,911	84,411.00	....	....	18,400	9,200.00	....	....	....	....	5,518.24	1,344.97	100,486.71	4,848.85
Cochrane	4,048,959	9,679.25	71,466	97,916.00	500	50.00	49,177	15,864.75	9,636	192.72	....	....	11,332.73	1,884.08	136,919.53	17,755.35
North Bay	3,078,000	7,705.50	40,160	56,220.00	....	....	119,200	47,753.75	....	....	....	....	33,449.50	3,893.09	149,021.84	....
Sudbury	144,087,219	354,304.28	746,394	1,034,889.10	....	....	314,274	78,796.50	301,020	6,020.40	35,443	8,860.75	424,696.91	1,141.74	1,908,709.69	63,874.40
Sault Ste. Marie	13,000	32.50	59,653	56,049.90	....	....	22	11.00	....	....	15	7.50	5,651.93	....	61,752.83	47,187.67
Parry Sound	94,010	187.39	320	170.70	....	....	975	481.25	....	....	15	5.25	231.71	137.97	1,214.27	6,936.50
Algonquin	64,400	129.15	60	52.70	165	16.50	662	316.38	....	....	25	8.75	406.48	792.78	1,722.74	....
Tweed	41,987	258.25	24	30.20	....	....	380	190.25	100	5.00	....	....	6.83	153.41	643.94	1,300.00
Totals	151,681,600	372,980.32	1,236,704	1,654,564.70	1,051	81.10	582,746	175,264.63	310,856	6,220.12	35,498	8,882.25	533,000.08	14,012.95	2,765,006.15	145,390.77

DIVISION OF LAND AND RECREATIONAL AREAS

Between April 1st and June 25, 1941, land administration was carried on as in former years.

Study of Land Administration Policies

On June 25, 1941, the sale and free grant location of Crown lands was temporarily discontinued to enable a comprehensive study to be made of the administration of such lands, for agriculture, summer resort and other uses, in order to establish a new basis for Departmental policies in land administration.

Free Grant Lands

Lands formerly open to Free Grant location were closed and the free granting of lands discontinued, excepting to ex-soldiers. Future sale of agricultural lands, at a uniform price of 50c. per acre, payable prior to sale, was authorized. The instalment system of purchase of lands was abolished.

Amalgamation of Field Services

On September 4, 1941, a start was made to amalgamate the Land administration service with the Timber and Forest Protection services in the field, under the District Foresters. Timber administration and Forest Protection were prior to that date, under control of District Foresters, but Land Administration was for the most part separate, with independent offices responsible directly to Toronto office. Decentralized control of administration of lands was effected, which enables field offices of the Department to undertake administrative action which formerly was a responsibility of Head Office.

Provincial Parks

During the past year the Departmental administration continued to follow the underlying purposes for which Provincial Parks were established. In general these areas were set aside to control water, to preserve primeval forest areas, to protect birds, fish and animals, to provide fields for experiments in forestry, and organized resorts for public health and recreation. It is readily apparent that some of these purposes cannot apply to the smaller Parks.

Highlights of 1941

Visitors—During the year the number of visitors to the Parks reached an all time high, as indicated by hotel bookings, outfitters' businesses and the use of public camping grounds.

Under a co-operative plan, developed in the 1941 season, organized Boys' and Girls' camps assisted in fire protection.

Game and Fish Preservation

In pursuance of its policy of preserving fish and game in Provincial Parks, the Department was active during the year. For example, extensive studies were carried out by the Biological Research Laboratory at Opeongo Lake in Algonquin Park to determine the best means of keeping up the fish population. Certain lakes were closed to fishing. A large number of fingerlings were planted in Park lakes. A number of fur poachers were apprehended.

Changes in Boundaries

The area of Quetico Park was increased from 1720 to 1770 square miles by inclusion of an area in the north-east corner, taking in Eva Lake. No changes in area were effected in the other Parks.

ANNUAL REPORT DIVISION OF LAND AND RECREATIONAL AREAS

Revised Fiscal Year Ending March 31st, 1942

	No. of Parcels	*Areas in Acres*
Free Grant Territory for Agricultural Use		
Lands located	46	5,920.80
Lands sold	54	2,743.44
Land locations cancelled	284	34,713.636
Lands patented	131	14,972.957
Lands assigned	85	10,350.438
Lands restored	3	340.25
Sale Lands for Agricultural Use		
Lands sold	143	12,642.717
Lands cancelled	555	48,156.146
Lands patented	137	15,797.648
Lands assigned	140	13,997.29
Cities, Towns and Townsites		
Lands sold	40	12.658
Lands patented	85	31.191
Lands cancelled	3	.52
Lands assigned	3	.44
Returned Soldiers		
Lands located	4	501.00
Lands cancelled	19	1,769.75
(Patents included with Free Grant Territory Report)		
Summer Resort Lands		
Mainland sold	80	270.955
Mainland patented	72	204.739
Mainland cancelled	1	1.13
Mainland assigned	2	6.75
Islands sold	46	152.945
Islands patented	26	156.72
Islands cancelled	—	—
Islands assigned	1	1.
Miscellaneous Conveyances		
Lands sold	13	1,740.813
Lands patented	21	2,138.812
Lands vested	2	5.74

PATENTS OFFICE

Statement of Patents, etc., issued during the Year ending March 31, 1942

Sale Land Patents	137		
" " " (Miscellaneous)	21		
		158	
Sale Land Patents (Summer Resort)		98	
Free Grant Patents	111		
Sale Patents (Free Grant Territory)	20		
		131	
Pine Patents		24	
Release of Pine		6	
Transfers (Town Lots)	21		
Patents " "	64		
		85	
Vesting Orders		2	
			504
Mining Land Patents		703	
Mining Rights Patents		2	
Mining Leases		154	
			859
Crown Leases		31	
Algonquin Park Leases		21	
Bruce Beach Leases		3	
" " Renewals		17	
Rondeau Park Leases		6	
Quetico Park Leases		1	
Temagami Island Leases		14	
			93
Licenses of Occupation (Mines)		157	
" " " (Lands)	400		
" " " (Algonquin)	1		
		401	
			578
Licenses of Occupation cancelled		20	
Crown Leases cancelled		7	

Statement showing the number of locations and of acres located; of sales and of acres sold; of lots cancelled for non-performance of settlement duties; and of Patents issued in Free Grant Townships during the year ending March 31, 1942.

Township	District or County	District Forester	Locations		Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Jocelyn	Algoma	D. H. Smith Sault Ste. Marie							1	186
Clarendon	Frontenac	M. Ardenne					5	601	1	96
Palmerston	“	Tweed					2	286.50	1	144
Cardiff	Haliburton	“					2	192		
Glamorgan	“	“	1	197			8	956		
Monmouth	“	“					5	499		
Snowdon	“	“					1	100		
Bangor	Hastings	“					2	173	1	104
Carlow	“	“	1	100			1	175	1	97
Dungannon	“	“					2	283	1	48
Faraday	“	“			1	25	1	204		
Herschel	“	“	1	100			10	861.50	14	1525
Limerick	“	“					1	50		
Mayo	“	“	1	64.50	1	49.50	1	64.50	2	113.5
McClure	“	“			1	38.50	1	50		
Monteagle	“	“			1	1	7	823	4	383
Tudor	“	“			1	37			2	137
Wicklow	“	“	1	104			12	1134.50	12	1292.76
Wollaston	“	“							1	49.50
Aubrey	Kenora	W. D. Cram			1	57.50	1	173.50		
Britton	“	Kenora	1	160			4	641		
Eton	“	“					1	152.50		
Jaffray	“	“							1	55.66
Langton	“	“					2	302.50		
Melgund	“	“	1	152.50			1	150.50	2	242.116
Melick	“	“					1	137.50	1	176
Mutrie	“	“	1	162	1	10.84			1	72
Pellatt	“	“	1	147					3	220
Redditt	“	“			1	112.15	1	163		
Redvers	“	“					1	76.75		
Sandford	“	“					2	241		
Southworth	“	“			2	270	2	234.706	3	483
Van Horne	“	“					1	80		
Wabigoon	“	“	1	153.50			1	93.10	1	158
Wainwright	“	“							1	187
Zealand	“	“	1	159.50	5	60.50	1	119.96	4	526.13
Rowell	“	K. Acheson Sioux Lookout					2	157.50	1	161.27
Abinger	Lennox and	M. Ardenne					6	443		
Denbigh	Addington	Tweed							1	202
Brunel	Muskoka	R. L. Snow					1	100		
Cardwell	“	Parry Sound							1	200
Morrison	“	“					1	100		
Oakley	“	“			1	96	1	75	2	294
Ridout	“	“					2	275		
Watt	“	“							1	100
Wood	“	“					2	367		
Badgerow	Nipissing	J.P.Marchil-			1	68.50			1	158
Bondfield	“	don			1	10	4	400	1	10
Calvin	“	North Bay	1	100	2	178			2	285
Ferris	“	“					1	100		
Grant	“	“					1	160		
Kirkpatrick	“	“							1	40
Lauder	“	“					1	100		
Mattawan	“	“					3	414	3	337.03
Papineau	“	“			1	28	4	404	1	138
Springer	“	“			1	46.95				

Township	District or County	District Forester	Locations		Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Chisholm	Nipissing	R. L. Snow. Parry Sound	1	50	...	...	2	199	2	150
Airy	“	E. L. Ward.	...	...	...	...	1	80	...	...
Lyell	“	Pembroke	...	...	...	...	6	668	...	...
Murchison	“	“	...	...	...	...	...	...	1	90
Croft	Parry Sound	R. L. Snow.	...	...	...	...	...	...	1	100
Hagerman	“	Parry Sound	...	...	...	...	...	...	1	113
Henvey	“	“	...	...	...	...	2	170	...	...
Humphry	“	“	...	...	...	...	1	243	...	...
Joly	“	“	...	...	...	...	1	128	...	...
McConkey	“	“	...	...	...	...	...	...	1	100
Mills	“	“	...	...	...	...	...	...	1	142
Monteith	“	“	...	...	...	...	...	...	1	100
Nipissing	“	“	...	...	...	...	4	340	1	114
N. Himsworth	“	“	1	100	...	...	2	200	...	...
Patterson	“	“	...	...	...	...	...	...	1	100
Proudfoot	“	“	...	...	...	...	...	...	1	100
Ryerson	“	“	...	...	...	...	1	100	...	...
S. Himsworth	“	“	1	100	...	...	...	...	...	...
Strong	“	“	...	...	1	100	...	...	...	...
Anstruther	Peterboro	M. Ardenne	...	...	...	...	7	634.50	...	...
Cavendish	“	Tweed	...	...	...	...	2	201	...	...
Chandos	“	“	...	...	...	...	5	518	...	...
Galway	“	“	...	...	...	...	8	859	...	...
Aylsworth	Rainy River	J. M. Whalen	...	...	...	...	...	...	1	82
Burriss	“	Fort Frances	...	...	...	...	...	...	2	319.50
Dance	“	“	1	199	1	39	7	809.75	...	...
Dewart	“	“	3	377.50	1	.50	8	1771	...	...
Fleming	“	“	...	...	...	...	1	154	...	...
Kingsford	“	“	...	...	...	...	2	166	...	...
Lash	“	“	1	160	...	...	2	320	...	...
Mather	“	“	1	159	...	...	2	158.75	...	...
Miscampbell	“	“	...	...	...	...	1	189	...	...
Nelles	“	“	...	...	1	3	1	80.50	2	241
Pattullo	“	“	...	...	...	...	1	116	...	...
Potts	“	“	...	...	1	2	1	160	1	156.065
Pratt	“	“	...	...	...	...	2	241	...	...
Richardson	“	“	4	484.50	2	49	10	1638.50	...	...
Sifton	“	“	...	...	3	70.50	1	79	...	...
Spohn	“	“	1	164	...	...	...	...	1	159.50
Sutherland	“	“	5	680	3	32.5	6	973.50	2	337.50
Tait	“	“	1	162	2	4	...	...	2	309
McCrosson	“	W. D. Cram	...	...	...	...	3	334	...	...
Morson	“	Kenora	1	159.50	...	...	7	923.87	1	159.50
Tovell	“	“	1	160	1	18	...	...	...	...
Brougham	Renfrew	M. Ardenne	...	...	...	...	3	326	3	294
Brudenell	“	Tweed	...	...	...	...	2	268	...	...
Gratton	“	“	...	...	...	...	1	104	...	...
Griffith	“	“	...	...	...	...	...	...	1	50
Lyndoch	“	“	...	...	1	104	6	838	2	141.45
Matawatchan	“	“	...	...	1	90	1	97	...	...
Radcliffe	“	“	...	...	...	...	2	200	2	269
Raglan	“	“	...	...	1	58.50	1	100	2	158.50
Sebastopol	“	“	1	116	...	...	2	216	2	166
Clara	“	E. L. Ward.	...	...	...	...	1	250	...	...
Hagarty	“	Pembroke	...	...	...	...	1	100	1	73
Head	“	“	...	...	...	...	1	134	...	...
Jones	“	“	...	...	...	...	20	2785	...	...
Richards	“	“	2	180.8	...	...	...	...	...	...
South Algona	“	“	...	...	...	...	3	300	...	...

Township	District or County	District Forester	Locations		Sales		Cancel-lations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Wylie	Renfrew	E. L. Ward. Pembroke							1	100
Appleby	Sudbury	P. McEwen.			1	9	3	479		
Baldwin	“	Sudbury			1	2	1	140	2	311 .59
Blezard	“	“							1	18.77
Broder	“	“					3	271.75		
Dill	“	“					1	95		
Hagar	“	“			1	128.50	1	160	1	128.50
Hanmer	“	“					1	209.50		
Jennings	“	“	1	136.50						
Merritt	“	“			1	51.50			1	78
Morgan	“	“					1	76		
Martland	“	J.P.Marchildon					1	153.50		
Ratter	“	North Bay					3	478	2	339.50
Blake	ThunderBay	J. B. Matthews	1	160			1	160	3	320
Conmee	“				1	179	4	397.25		
Crooks	“	Port Arthur.			1	15	1	22	3	302.7
Dawson Rd.	“	“							2	199.41
Dorion	“	“			3	458	2	231	2	298.50
Gillies	“	“	1	160			1	161		
Gorham	“	“							1	152.50
Lybster	“	“							1	160
Marks	“	“	1	80			1	157.50		
Pardee	“	“	3	372			5	692		
Pearson	“	“					2	319.50		
Scoble	“	“			2	161.50			2	317.50
Stirling	“	“					1	142.50		
Ware	“	“	2	160	2	78.50	1	80.25		
		Totals	46	5,920.80	54	2,743.44	284	34,713.636	131	14,972.951

No. of Lots Assigned—85. No. of Acres Assigned—10,350.438.

No. of Cancellations Restored—3. No. of Acres Restored—340.25.

Statement showing the number of sales and of acres sold; of lots cancelled for non-performance of settlement duties; and of patents issued in Townships other than Free-Grant during the year ending March 31st, 1942.

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
Bright	Algoma	D. H. Smith			1	145		
Cobden	“	S. S. Marie	1	86	1	158		
Johnson	“	“	1	57			1	57
Thompson	“	“			1	159		
Shedden	“	P. McEwen					1	160
Victoria	“	Sudbury			2	320		
Wicksteed	“	T. E. Mackey Kapuskasing	1	46				
Blount	Cochrane	A. Hurd			3	224		
Bond	“	Cochrane			2	161.75		
Bowman	“	“			3	235.50		
Brower	“	“	1	90	4	475.25		
Calder	“	“			18	1493	1	76
Calvert	“	“	2	167.213	1	80.75		
Carr	“	“					2	237.196
Clergue	“	“	1	80				
Clute	“	“	4	277.45	5	388.50	3	294.834
Colquhoun	“	“			7	526.21		
Currie	“	“			4	313.75	4	483.27
Dundonald	“	“	1	78	1	79		
Fox	“	“	2	158.75	2	234	2	243
Fournier	“	“	1	80	3	236.75	1	229.75
German	“	“	2	134.75	2	141.50	1	44.50
Glackmeyer	“	“	1	151	2	305		
Haggart	“	“	7	657.34	1	75	3	293.73
Hanna	“	“	2	172.95	2	143.64		
Kendrey	“	“	1	78.07	2	150		
Kennedy	“	“			2	151	1	150
Lamarche	“	“			2	161	1	75.75
Leitch	“	“	3	225	3	225	2	225
Matheson	“	“	2	158.75	5	481.50	4	418.50
McCart	“	“	2	153.50	4	360.50	1	80
Mountjoy	“	“	2	161	2	161	5	692
Newmarket	“	“	3	241.52	1	157.50	1	75.75
Playfair	“	“					2	312.78
Pyne	“	“	2	161.50	8	641.25	1	169
Shaw	“	“	1	24	1	75.50		
Stock	“	“	1	76.25	3	227		
Taylor	“	“			2	159		
Teefy	“	“	1	74.50				
Barker	“	T.E. MacKey Kapuskasing			1	75		
Casgrain	“				28	2030	2	298
Devitt	“	“	1	74.50	94	7012.70	3	281
Eilber	“	“	1	75	53	4123.156	2	246
Fauquier	“	“	1	75	10	857	2	248.50
Hanlan	“	“	4	302.50	15	1239.50	4	451
Idington	“	“	1	57	21	2058.50	1	100
Kendall	“	“	2	150	32	2424	3	341
Lowther	“	“			25	1852	3	291
Machin	“	“			21	1769	1	75
McCowan	“	“			6	482.50	3	257.50
McCrea	“	“	1	72.97	21	1662	1	73.14
Nansen	“	“			2	150.50		
O'Brien	“	“	6	542.50	3	247.50	3	250.50
Owens	“	“	1	99	20	1889	2	198
Shackleton	“	“	1	149	6	449	4	467
Williamson	“	“	1	100	7	670		
Bedford	Frontenac	M. Ardenne	2	107				
Kennebec	“	Tweed			1	95	1	47.50
Olden	“	“					1	99.50
Oso	“	“			1	114		
Huntingdon	“	“	1	100			1	100

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
Marmora	Frontenac	Mr. Ardenne Tweed					1	100
Hartman	Kenora	W. D. Cram					1	160
Kirkup	"	Kenora	1	55.6				
Drayton	"	K. Acheson	1	154	1	148		
Drayton	"	SiouxLookout	3	44.04				
Bathurst	Lanark	M. Ardenne	1	40				
Sheffield	Lennox and Addington	Tweed	1	200				
Bastedo	Nipissing	J. P. Marchildon	1	79.75				
Crerar	"				1	158		
Falconer	"	North Bay			1	157.50		
Hugel	"	"	1	160				
Loudon	"	"	1	160	1	94		
Phelps	"	"			2	320	1	160
Widdifield	"	"	1	161.50	18	2800.55	2	241.25
Harvey	Peterborough	M. Ardenne	3	192.3			2	331
Admaston	Renfrew	Tweed	1	200			1	200
Bagot	"	"	3	350			3	246.99
Blithfield	"	"	1	150			1	150
Horton	"	"					1	40
Awrey	Sudbury	P. McEwen	1	74.75	6	478.46	1	77.05
Bigwood	"	Sudbury	1	157				
Burwash	"	"	4	319.75			1	160
Cherriman	"	"	1	80.25				
Cleland	"	"	7	544.50			2	292.94
Creighton	"	"	1	80				
Delamere	"	"	1	155.26	1	161		
Dowling	"	"					2	223.13
Dryden	"	"			2	121.38	1	80.50
Drury	"	"	1	80			2	243
Fairbank	"	"			1	146	1	146
Foleyet	"	"					1	76.50
Hallam	"	"	1	160	1	162	1	160
Harrow	"	"	1	25.31				
Lorne	"	"	3	506.50				
Loughrin	"	"			3	402.50	2	317.25
Louise	"	"	1	79.50			1	212.50
Mason	"	"					1	180
May	"	"	2	293.50				
Salter	"	"	2	200				
Scollard	"	"	2	153.25				
Shakespeare	"	"	1	3				
Snider	"	"			2	239.8		
Waters	"	"	1	165			2	237.20
Haddo	"	J. P. Marchildon North Bay	2	287.50				
Henry	"		2	159	2	267.25		
Devon	Thunder Bay	J. B. Mathews	1	159	1	169	1	120
Forbes	"	Port Arthur			1	160		
Jacques	"	"			2	320	1	127.75
McTavish	"	"			1	120	1	74.10
Nipigon	"	"					1	158.50
Upsala	"	"	1	158				
Brethour	Timiskaming	J. P. Marchildon			1	160		
Blain	"				1	80.25		
Cane	"	North Bay	1	80				
Casey	"	"			1	29.25		
Catharine	"	"			2	318	1	154
Chamberlain	"	"			1	78.50		154
Coleman	"	"	2	39.874				
Dack	"	"					1	160.50

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
Evanturel	Temiskaming	J. P. Marchildon North Bay	1	71.50	1	71.50		
Firstbrook	"	"			1	161		
Harley	"	"	1	80	1	160		
Henwood	"	"	1	80.75	3	400.50	1	40.30
Hudson	"	"					1	168
Ingram	"	"	1	80	4	366		
Lorrain	"	"	1	97.7			2	197
Marter	"	"	1	40	1	80	1	120
Marquis	"	"			4	319.75	2	319.858
Pacaud	"	"			2	160	3	400.25
Pense	"	"	1	80	1	80		
Robillard	"	"			1	80		
Savard	"	"	1	81	1	81		
Sharpe	"	"	1	79.75	1	79.75		
Truax	"	"			2	315		
Benoit	"	A. Hurd			5	359.50	2	161
Eby	"	Cochrane			3	229.50	1	80
Otto	"	"			1	80	1	83.50
Laxton	Victoria	M. Ardenne					1	98
Somerville	"	Tweed	1	84			1	84
Bruce	Bruce	Unattached					1	155
Charlottenb'gh	Glengarry	"	3	249.99			3	250
Glenelg	Grey	"	1	100			1	100
Proton	"	"					1	99
Kitley	Leeds	"	1	100			1	100
Albion	Peel	"	1	14.88			1	14.88
Belmont	Peterborough	"					1	200
		Totals	143	12,642.717	555	48,156.146	137	15,797.648

No. of Lots Assigned—140. No. of Acres Assigned—13,997.29.

Statement showing the number of sales, acres sold and patents issued in Cities, Towns and Town Plots.

Towns, etc.	District or County	Sales		Patents	
		No.	Acres	No.	Acres
Hornepayne	Algoma	1	1.16	3	.90
Wawa	"	2	.28	30	3.64
Alma	Bruce			1	5.84
Southampton	"			4	6
Alexandra	Cochrane			1	.25
Boissoneault	"	1	1.23		
Hearst	"			2	.50
Jarvi	"	1	.102		
Tisdale	"			1	.078
Valgagne	"	1	.15	1	.15
Whitney	"	7	1.983	2	.275
Windsor	Essex			4	2.619
Owen Sound	Grey			1	1.525
Dryden	Kenora			1	.25
Hudson	"	8	1.372	11	1.71
MacFarlane	"	2	.46	2	.59
Sioux Lookout	"	4	1.32	3	1.10
Winnipeg River Crossing	"	1	.23	1	.23
Niagara	Lincoln	1	1	1	1
Pembroke	Renfrew			1	.75
Foleyet	Sudbury	1	.14	4	.42
Empire	Thunder Bay	1	.211		
Gorham	"			1	.30
Long Lac	"			1	.17
Nakina	"	1	.19	1	.17
Rossport	"			2	.402
Savant	"	5	.80	1	.16
Spring Lake	"	1	1.644	1	1.644
Gauthier	Timiskaming	1	.276		
Ingram	"			1	.138
Kirkland Lake	"			2	.18
Swastika	"	1	.11	1	.20
	Totals	40	12.658	85	31.191

No. of Sales Cancelled—3. No. of Acres Cancelled—.52.
No. of Lots Assigned—3. No. of Acres Assigned—.44.

Locations by Returned Soldiers and Cancellations for Non-Performance of Settlement Duties.

District	Agency	Locations		Cancellations	
		No.	Acres	No.	Acres
Cochrane	Cochrane			5	379.25
"	Kapuskasing			4	325.50
Nipissing	North Bay			3	482.50
Rainy River	Fort Frances	1	178.50		
Sudbury	Sudbury	2	243.00	4	344.25
Timiskaming	Cochrane			1	78.50
"	North Bay	1	79.50	2	159.75
	Totals	4	501.00	19	1,769.75

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
District of Algoma:					
Pcl. 18, Pine Island	Tarbutt	1	5.8		
Pcl. 29, Pine Island	"	1	4.9	1	4.9
County of Frontenac:					
Island, Draper Lake, Opp. Lot 16, Con. 10	Loughborough	1	.455		
Island, St. Lawrence River, Opp. Lot 7, Con. 8	Pittsburgh	1	.45		
County of Haliburton:					
B. Deer Lake	Cardiff			1	2.
County of Hastings:					
Island, Baptiste Lake, Opp. Twp.	Herschel	1	1.4		
District of Kenora:					
L.K. 506, Sioux Narrows				1	6.71
Pt. Scotty's, Lake of the Woods		1	3.4	1	3.4
G. 1744 Lake of the Woods		1	2.4		
G. 1969, Lake of the Woods		1	3.9		
Pt. A13, Clearwater Bay		1	5.28	1	5.28
County of Lennox and Addington:					
Island, Westlemkoon Lake	Ashby	1	1.13	1	1.13
District of Manitoulin:					
Pcl. 29, T.P. 196, Georgian Bay		1	2.6		
Pcl. A, T.P. 532, Georgian Bay				1	10.
Pcl. B, T.P. 532, Georgian Bay				1	10.9
T.P. 615, Georgian Bay				1	.26
T.P. 1372, Georgian Bay				1	4.44
T.P. 813 McGregor Bay				1	49.
Pcl. 1, J.D. 1559		1	4.9		
Pcl. 2, J.D. 1559		1	4.9		
Pcl. 3, J.D. 1559		1	4.9		
Pcl. 4, J.D. 1559		1	4.9		
Pcl. 5, J.D. 1559		1	4.9		
Pcl. 6, J.D. 1559		1	4.9		
District of Muskoka:					
Island, Opp. Lot 21, Con. 10	Baxter	1	.63		
Pcl. 4, Horseshoe, Severn River	"			1	2.20
District of Nipissing:					
97 and 98, French River	Bertram	1	1.2		
9C, Lake Nipissing	Caldwell	1	1.9	1	1.9
C. 1	Loudon	1	.8		
M. 2, Lake Nipissing	MacPherson	1	4.6		
S. 4, Lake Nipissing	Springer	1	1.8		
488, Lake Timagami		1	17.	1	17.
District of Parry Sound:					
C. 276, Georgian Bay	Carling	1	1.08		
385 C, Georgian Bay	"			1	.64
B. 188, Georgian Bay	Conger			1	14.3
D. 248, Georgian Bay	"			1	.5
Pt. Frying Pan, Georgian Bay	"	1	5.07		
Wild Duck, Georgian Bay	Cowper	1	.39	1	.39
B. 426, Georgian Bay	"	1	9.25		
24A, Georgian Bay	Harrison			1	1.3
Pcl. 18, 30A, Georgian Bay	"	1	1.		
316A, Georgian Bay	"	1	.6		

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
731 and 732A, Georgian Bay	Harrison	1	3.51	.....	....
778A, Georgian Bay	"	1	.5	.....	....
Island, Manitouwabing Lake, Opp. Lot 15, Con. B	McKellar	1	1.26	1	1.26
A.E. 42	Mowat	1	2.5	.....	....
D. 9, Georgian Bay	Wallbridge	1	.3	1	.3
County of Peterborough:					
33, Koshkabogamog Lake	Methuen	1	3.5	.....	....
District of Rainy River:					
Loc. 1, Island 8, Clearwater Lake	....	....	....	1	3.
County of Renfrew:					
A. Golden Lake	South Algona	1	1.	.....	....
District of Sudbury:					
Island, Whitson Lake, Opp. Lot 5, Con. 5	Blezard	1	1.2	.....	....
Island, Silver Lake, Opp. Lot 7, Con. 5	Broder	1	1.98	.....	....
Island, St. Charles Lake, Opp. Lot 7, Con. 6	"	....	....	1	1.3
Island, St. Charles Lake, Opp. Lot 7, Con. 6	"	....	....	1	1.4
2, Ella Lake	Capreol	1	1.9	.....	....
Pt. LaCloche, Opp. Lot 10, Con. 3	Harrow	1	2.	.....	....
Forbes, Tyson Lake	67	1	9.08	1	9.08
T.P. 3163, Lake Panache	91	1	1.	.....	....
TP. 3164, Lake Panache	91	1	8.	.....	....
District of Timiskaming:					
M.A. 9, Sesekinika Lake	Grenfell	1	4.65	.....	....
R, Larder Lake	....	1	4.13	1	4.13
	Totals	46	152.945	26	156.72

No. of Assignments, 1. Area, 1.

MISCELLANEOUS CONVEYANCES, ETC. ISSUED

Township	District or County	Sales		Patents, Etc.	
		No.	Acres	No.	Acres
Miscellaneous:					
Wicksteed	Algoma	1	46.		
Walker	Cochrane	1	2.5		
Williamson	"			1	9.35
Malden	Essex	1	12.	2	52.
Sandwich West	"	1	1572.	1	1572.
Windsor	"	1	.04	1	.04
Yonge	Leeds			1	100.
Airy	Nipissing	1	22.7		
Ferris	"	1	1.04	2	7.88
Proudfoot	Parry Sound	1	.333	1	.333
Harvey	Peterborough			1	6.2
Pembroke	Renfrew	1	.75		
Allen	Sudbury	1	2.9	1	2.9
Broder	"			1	.23
Dowling	"			1	17.579
Harris	Timiskaming	1	5.1	1	5.1
Henwood	"			1	2.
Unsurveyed	Kenora	1	.12		
"	"			1	42.24
"	"			1	61.
"	"			1	19.35
"	"	1	75.33	1	75.33
"	Rainy River			1	164.67
"	Thunder Bay			1	.61
Vesting Orders:					
Keppel	Grey	1	3.20	1	3.20
Tiny	Simcoe	1	2.54	1	2.54
	Totals	15	1746.553	23	2144.552

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
District of Algoma:					
Pt. Lot 11, Con. 5	Aberdeen	1	4.15		
Pt. S.W. ¼ Sec. 2	Aweres			1	2.
Pcl. 5, Lot 1, Con. 4	Cobden	1	.95		
Pt. Lot 1, Con. 4	“			1	1.66
Lot 6, Plan M. 80	“			1	.93
Lot 7, Plan M. 80	“			1	2.32
Pt. Lot 12, Con. 6	Day	1	5.		
Pt. Lot 6, Con. 1	Kirkwood			1	5.
Pt. Lot 3, Con. 6	“			1	4.2
Loc. 42, Patton Lake	McMahon			1	1.75
Pcl. 1, Lot 7, Con. 4	Striker	1	.72		
Pt. Lot 12, Con. 5	“			1	7.
Lot 12, Plan M. 85	“			1	4.6
Lot 2, Plan M. 79	“	1	.98		
District of Cochrane:					
Pcl. 2, Lot 9, Con. 9	Fauquier	1	1.202		
Pt. Lot 9, Con. 4	German			1	1.63
Pt. Lot 7, Con. 6	“	1	.514		
Pt. Lot 7, Con. 6	“	1	.559		
Pt. Lot 11, Con. 1	Stock	1	2.19	1	2.19
Pt. Lot 11, Con. 1	“			1	2.04
County of Haliburton:					
Pt. Lot 26, Con. 5	Cardiff	1	6.		
Pt. Lot 30, Con. 6	“			1	2.58
Pt. Lot 30, Con. 6	“	1	2.25		
Pt. Lot 3, Con. 4	Glamorgan			1	5.
Pt. Lot 3, Con. 4	“			1	3.
Pt. Lots 11 and 12, Con. 15	“	1	5.		
Pt. Lot 34, Con. 15	“	1	30.34		
Pt. Lot 20, Con. 10	Lutterworth	1	1.		
Pt. Lot 20, Con. 10	“	1	2.		
Pt. Lot 21, Con. 3	McClintock			1	1.
Pcl. 1, Lot 8, Con. 12	“	1	.45		
Lot 2, Plan M. 139	“			1	.5
Pcl. 40, Lot 5, Con. 2	Stanhope	1	.8		
Pt. Lot 13, Con. 4	“			1	.07
Pt. Lot 23, Con. 10	“	1	1.	1	1.
Pt. Lot 8, Con. 11	“	1	4.15	1	4.15
Pt. Lots 7 and 8, Con. 11	“			1	5.
Pt. Lot 23, Con. 11	“	1	2.85		
Pcl. 19, Plan M. 144	“			1	.9
County of Hastings:					
Pt. Lot 24, Con. 6	Herschel	1	3.15	1	3.15
Pcl. 42, Lot 6, Con. 12	McClure	1	.53		
Pcl. 43, Lot 6, Con. 12	“	1	.51	1	.51
Pcl. 50, Lot 6, Con. 12	“	1	.20		
Pt. Pcl. 7, Plan 566	Wicklow			1	.517
District of Kenora:					
Pcl. 18, Range 1	Drayton Res.	1	7.37		
Pcl. 21, Range 1	“	1	6.31		
Pt. Range 5	“	1	13.		
Pt. Range 5	“	1	5.3		
Pt. Range 5	“	1	4.35		
Pt. Range 5	“	1	11.50		
Pt. Lot 12, Con. 2	Langton	1	3.71		

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
District of Kenora—Continued:					
Pt. Lot 6, Con. 4	Langton			1	.99
Pt. Lot 5, Con. 6	Malachi	1	1.		
Pt. Loc. 5, 527	Pellatt	1	.5		
Pt. Lot 2, Con. 2	Temple			1	4.95
Pt. Lot 2, Con. 2	“			1	4.64
County of Lanark:					
Pt. Lot 18 and 19, Con. 10	Darling			1	3.
County of Lennox and Addington:					
Pt. Lot 3, Con. 4	Ashby	1	.12		
Pt. Lot 21, Con. 4	“			1	3.1
District of Muskoka:					
Pt. Lot 20, Con. 9	Baxter	1	3.89		
Pt. Lot 22, Con. 10	“			1	1.35
Pcl. 16, Lots 33 and 34, Con. 11	“	1	.85		
Pt. Lot 3, Con. 10	Cardwell			1	3.43
Pt. Lot 30, Con. 14	Chaffey			1	4.86
Pt. Lot 30, Con. 14	“			1	3.27
Pt. Lot 48, Con. 8	Gibson	1	4.22		
Pt. Lot 48, Con. 14	“	1	5.		
Pt. Lot 8, Con. 6	Medora	1	1.3		
Pcl. 2, Lot 11, Con. 8	Oakley	1	5.5		
Pt. Lot 25, Con. 8	“			1	4.65
Pcl. 3, Plan M. 99	“			1	5.2
Pcl. 7, Plan M. 99	“			1	3.6
Pt. Lot 2, Con. 9	Ridout	1	5.		
Pt. Lot 1, Con. 12	Wood	1	3.		
Pt. Lot 2, Con. 12	“	1	1.2		
Pt. Lot E, Con. 19	“			1	1.
Pt. Lot H, Con. 19	“			1	4.93
District of Nipissing:					
Pt. Lot 5, Con. 6	Airy	1	5.		
Pt. Lot 24, Con. 15	Bondfield			1	2.
Pt. Lots 22 and 23, Con. 16	“			1	1.29
Pt. Lots 22 and 23, Con. 16	“			1	1.07
Pt. Lots 22 and 23, Con. 16	“			1	1.04
Pt. Lot 10, Con. 15	East Ferris	1	6.84		
Loc's 2 and 3, Plan M. 214	Olrig			1	2.02
Pt. Lot 22, Con. 15	Papineau	1	5.	1	5.
District of Parry Sound:					
Pts. Lot 41, Con. 7	Carling			3	6.10
Pt. Lots 42 and 43, Con. 8	“			1	5.
Pt. Lot 75, Con. 11	“			1	5.
Pt. Lot 74, Con. 12	“	1	3.		
Pt. Lots 74 and 75, Con. 12	“	1	2.6		
Pt. Lot 12, Con. 9	Conger			1	6.
Pt. Lot 29, Con. 9	“	1	2.		
Pt. Lot 25, Con. A	Cowper	1	5.		
Pt. Lot 22, Con. 10	Hardy	1	4.44		
Pt. Lot 13, Con. 7	McDougall	1	5.		
Pt. Lot 28, Con. 7	McKenzie			1	5.
Pt. Lot 24, Con. 2	Patterson			1	3.
Pt. Lot 16, Con. 7	“	1	4.9		

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
County of Peterborough:					
Pt. Lot 3, Con. 1	Cavendish			1	1.7
Pcls. 32, 33, 34, 35, Pt. Lot 16, Con. 3	“	1	3.25		
Pt. Lot 5, Con. 5	Burleigh	1	2.968		
District of Rainy River:					
Loc. 140, Clearwater Lake		1	1.27		
Pt. Park Res. D, Caliper Lake		1	.412	1	.412
Loc. 131, Burditt Lake		1	1.22	1	1.22
Loc. 59, One-Sided Lake				1	1.
County of Renfrew:					
Pt. Lot 21, Con. 1	Burns			1	1.5
Pt. Lot 13, Con. 13	Hagarty	1	.50		
Pt. Lot 7, Con. 9	Radcliffe			1	4.8
District of Sudbury:					
Pt. Lot 10, Con. 1	Fairbank			1	.74
Pt. Lot 10, Con. 1	“			1	2.11
Pt. Lot 4, Con. 4	Gough			1	5.
Pt. Lot 11, Con. A	Harrow	1	2.5		
Pt. Lot 11, Con. 3	“	1	1.		
Pt. Lot 4, Con. 1	Louise	1	2.2	1	3.77
Pt. Lot 4, Con. 1	“			1	1.13
Pt. Lot 8, Con. 6	Martland	1	5.	1	5.
Pcl. 46, Lake Wanapitei	Maclennan	1	4.3		
Pt. Lot 1, Con. 1	McKim	1	3.47	1	3.47
Pt. Lot 22, Con. 4	Scollard	1	4.45		
Pcl. 4, Lot 5, Con. 2	Waters	1	1.03		
Pcl. 5, Lot 5, Con. 2	“	1	1.14	1	1.14
Pt. Lot 5, Con. 2	“	1	2.6		
Pt. Lot 5, Con. 2	“	1	1.11		
Pt. Lot 5, Con. 2	“	1	1.04	1	1.04
Pt. Lot 5, Con. 2	“			1	5.06
Pt. Loc. F.L. 23	83			1	5.
Pcl. Between A.E. 26 and F.L. 11, Lake Panache	83			1	.66
Loc. A.E. 10, Lake Panache	83	1	5.8	1	5.8
District of Thunder Bay:					
Loc. 27, Lot 14, Con. 8	Gorham	1	.3		
District of Timiskaming:					
Pcl. 1, Lot 1, Con. 2	Otto	1	10.		
Pcl. 2, Lot 1, Con. 2	“	1	2.		
Pcl. 3, Lot 1, Con. 2	“	1	2.		
Pcl. 4, Lot 1, Con. 2	“	1	2.		
Pcl. 5, Lot 1, Con. 2	“	1	2.		
Pcl. 6, Lot 1, Con. 2	“	1	2.		
Pcl. 7, Lot 1, Con. 2	“	1	2.		
	Totals	80	270.955	72	204.739

No. of Cancellations, 1. Area, 1.13.
No. of Assignments, 2. Area, 6.75.

LAW DIVISION

The functions of the Law Division are to draft legislation, to give counsel in the preparation of agreements, regulations and Recommendations-to-Council, and to report upon the legal position of the Department in reference to any matters upon which it is engaged.

In addition to the foregoing, the Law Branch is charged with the settlement of disputes, so far as that is practicable, in which the Department may be interested or involved.

Legislation Affecting the Department

NEW ACTS:

1. Abitibi Power and Paper Co. Ltd.
   Moratorium Act, 1942.
   Statutes of Ontario, 1942, Chap 2, page 17.
2. Steep Rock Iron Ore Development Act, 1942.
   Statutes of Ontario, 1942, Chap. 35, page 125.

AMENDMENTS TO EXISTING ACTS:

I. Public Lands Act:
   1. Abolition of the office of Deputy Minister of Forestry.
   2. Abolition of the office of Deputy Minister which was attached to the position of Surveyor-General.
   3. Provision for the granting of patents to persons who have occupied public lands for agricultural purposes, and who have not been regularly located, but are eligible to take up public lands under the Act.

II. Railway Fire Charges Act:

   To provide that the tenant of any Railway lands acquired by the Crown shall pay the annual charge under the said Act.

PULPWOOD AGREEMENTS:*

1. Ontario Paper Company, Limited—August 22, 1941.
2. Spruce Falls Power & Paper Co. Ltd.—September 9, 1941.
3. Spruce Falls Power & Paper Co. Ltd.—October 23, 1941.
4. Brompton Pulp and Paper Co. Ltd.—February 18, 1942.
5. Northern Paper Mills, Limited—February 19, 1942.

PROSECUTIONS AND CHARGES:

Prosecutions:	No.
Under Forest Fires Prevention Act	22
Found guilty	19
Acquitted	3

Charges:	No.
Under Provincial Parks Act	13
Found guilty	13

*See complete memoranda of agreements, page 105.

DIVISION OF OPERATION AND PERSONNEL

A New Division

As mentioned in the General Introduction, the Division of Operation and Personnel is one of three new Divisions created in 1941. This section of the report is more lengthy than others as it is necessary to give details of the re-organization of the department as a whole, with which this branch was charged.

Function

This Division is charged with the function of organizing and co-ordinating the activities of the various Divisions of the Department to effect an efficient and economic business administration. It is further charged with the preparation and dissemination of all general information concerning the Department's activities.

A chart showing the duties of the Division is given below:

Division of Operation and Personnel

Operation	*Personnel*	*Information and Education*		*Forest Codes*
Organization Office Management Equipment and Supplies	Appointments Selection and Placements Classification Training Workmen's Compensation Board	Correspondence Photography Progress Reports Lectures	Public School work Publication work Exhibits Motion Pictures	

Progress During The Year 1941-42

Operation

(1) Organization—

In the ten-month period during which the Division operated, to the close of the past fiscal year, its main activity was in the field of organization.

Main Office Organization

Minister

Deputy Minister

Chiefs of Divisions

Air Service	Timber Management	Land and Recreational Areas	Surveys	Operation and Personnel	Forest Protection	Reforestation and Conservation	Law	Accounts	Research

The chief feature of the reorganization was a definite division of the Departmental work to each of ten Divisions, including clear definition of functions of each. Standards were defined so that the Departmental policies are clearly understood in order to translate them into routine practice.

The division of labour effected is indicated in the following:

1. *Division of Accounts*

Incorporated accounts which were handled separately by the Forestry Branch (Fire Protection, Reforestation and Aerial Surveys), by the Woods and Forests Branch (now Division of Timber Management) and by the Provincial Land Tax Office.

2. *Division of Air Service* (Headquarters at Sault Ste. Marie).

Retains much the same functions as formerly, but is relieved of certain accounts and personnel duties.

3. *Division of Forest Protection*

(1) Relinquished accounts to Departmental Division of Accounts.

(2) Relinquished personnel records, including Workmen's Compensation and also separate Supplies office to new Division of Operation and Personnel.

(3) Incorporated insect and tree diseases, and radio.

4. *Division of Land and Recreational Areas*

Records transferred to Division of Operation and Personnel.

Accounts transferred to Division of Accounts.

5. *Division of Law*

This new Division co-operates directly with all of the Division Chiefs as well as Main Office.

6. *Division of Operation and Personnel*

Incorporates all functions noted in chart previously shown. Relieves various branches of special duties in operation, personnel, records, supplies and information. Includes a Stenographic Pool for peak periods of work in all Divisons.

7. *Division of Reforestation and Conservation*

Accounts of the old Forestry Branch transferred to Division of Accounts. Personnel and Supplies to Division of Operation and Personnel.

8. *Division of Research*

This new Division is designed to keep the administrative Divisions posted with advanced basic information, especially in the field of timber management and protection.

9. *Division of Surveys*

Incorporates Aerial Surveys with Ground Surveys.

10. *Division of Timber Management*

Is relieved of collection of timber dues, ground rent and fire tax by Division of Accounts.

In addition to the foregoing, all individual officers who were formerly more or less isolated from any Division have now become members of one or another Division.

Field Organization:—The chief changes in the field organization were:

(a) In Northern Ontario.

1. Amalgamation of Land administration with the Timber Management and Forest Protection services, under the District Foresters. The two latter services were amalgamated in 1934.

2. A further consolidation of the Timber Management service was effected by placing several of the old Crown Timber Agencies which still operated separately, directly under the District Foresters.

3. Authority has been delegated to the District Foresters to issue cutting permits for small amounts of timber without reference to Head Office.

4. The District Foresters are now responsible for all activities in their Districts.

5. Creation of Regional Foresters to co-ordinate the work of the several Districts under the supervision of each. The duties of the District Foresters remain unchanged. In the brief period under which the Regional system has operated, it has been noted as one result that the Regional Foresters were able to allocate men and equipment among their several Districts where and when most needed to suppress fires.

6. Creation of a new temporary Forest District with headquarters at Geraldton.

The following charts show the present organization in the field:—

NORTHERN ONTARIO

Head Office

Region 1	Region 2	Region 3	Region 4	Region 5
Districts	*Districts*	*Districts*	*Districts*	*Districts*
Tweed	Sudbury	Kapuskasing	Port Arthur	Kenora
Algonquin	North Bay	Cochrane	Geraldton	Fort Frances
Parry Sound	Sault Ste. Marie			Sioux Lookout

(b) In Southern Ontario

Creation of Zone Foresters in agricultural Southern Ontario to bring Foresters into direct personal contact with land owners. Five of the six Zones planned have already been established.

SOUTHERN ONTARIO

Head Office

Southwestern	Central Western	Georgian Bay Counties	Lake Erie	Central Eastern	Eastern

(2) Office Management—

This Division is charged with office management to effect an efficient business routine. This includes arrangement of office space for personnel, filing systems, elimination of duplication of effort and in general the development of facility of working conditions. The redistribution of staff has reduced office space approximately 25%.

Divisional filing systems are in process of development.

(3) Equipment and Supply—

Purchase and distribution of equipment and supplies are in the hands of this Division. During the year every effort was made to furnish the staff with modern office equipment and machines, to the extent that the war would permit, in order to attain maximum return from personnel effort.

PERSONNEL

CHIEF OFFICERS OF THE DEPARTMENT

HEAD OFFICE

Minister—Hon. N. O. Hipel

Deputy Minister—F. A. MacDougall

Division	*Chief*
Accounts	J. G. McMillen
Air Service	G. E. Ponsford (Sault Ste. Marie)
Forest Protection	J. A. Brodie, Acting for C. R. Mills, (enlisted)
Land and Recreational Areas	H. W. Crosbie
Law	J. B. Metzler
Operation and Personnel	P. O. Rhynas
Reforestation and Conservation	E. J. Zavitz
Research	J. A. Brodie
Surveys	C. H. Fullerton
Timber Management	J. F. Sharpe

FIELD OFFICES

NORTHERN ONTARIO

Region	*Regional Forester*	*District*	*District Forester*	*District H.Q.*
1	H. W. CROSBIE	Tweed	A. P. LESLIE	Tweed
		Algonquin	E. L. WARD	Pembroke
		Parry Sound	R. L. SNOW	Parry Sound
2	P. MCEWEN	Sudbury	P. MCEWEN	Sudbury
		North Bay	J. P. MARCHILDON	North Bay
		Sault Ste. Marie	D. H. SMITH, acting for G. H. R. PHILLIPS (enlisted)	Sault Ste. Marie
3	T. E. MACKEY	Kapuskasing	T. E. MACKEY	Kapuskasing
		Cochrane	A. HURD (Acting)	Cochrane
4	J. B. MATTHEWS	Port Arthur	J. R. MC DONELL acting for F. J. DAWSON (enlisted)	Port Arthur
		Geraldton	U. W. FISKAR	Geraldton
5	W. D. CRAM	Kenora	W. D. CRAM	Kenora
		Fort Frances	J. M. WHALEN, acting for G. W. DELAHEY (enlisted)	Fort Frances
		Sioux Lookout	K. ACHESON	Sioux Lookout

SOUTHERN ONTARIO

Zone	*Zone Forester*	*Headquarters*
Eastern	A. B. WHEATLEY	Kemptville
Central Eastern	G. M. LINTON (Acting) (also Superintendent Orono Forest Nursery)	Orono (temporarily)
Georgian Bay Counties	J. F. L. SIMMONS	Toronto (temporarily)
Central Western	I. C. MARRITT	Galt
Lake Erie	F. S. NEWMAN (Acting) (also Superintendent St. Williams Forest Nursery)	St. Williams (temporarily)
Southwestern	C. H. ZAVITZ	Chatham

The Division of Operation and Personnel is in charge of Personnel Management, as indicated in the foregoing. Redistribution of personnel was effected in an effort to place members of the staff in positions to which they are better adapted. No additions were made to the staff, all changes being effected by means of transfers.

Personnel Training

A beginning was made in personnel training. Two members of the field staff were given a special course in the Faculty of Forestry at the University of Toronto. Members of the main office staff were encouraged to take special courses and several did so. A course in scaling was conducted during the year.

Staff Changes

On June 1st, 1941, The Honourable N. O. Hipel and the Honourable Peter Heenan exchanged Cabinet portfolios, Mr. Hipel becoming Minister of Lands and Forests and Mr. Heenan, Minister of Labour. A few days later, upon the resignation of Mr. W. C. Cain after a period of nearly forty years of service with the Department, Mr. F. A. MacDougall was appointed Deputy Minister. Mr. MacDougall had previously been District Forester of the Algonquin District and Superintendent of Algonquin Provincial Park. Other staff changes are noted in list at the close of this section of the report.

Deaths

It is with deep regret that the Department reports the untimely deaths of Mr. A. E. Whytall, District Forester at Parry Sound, on November 27th, 1941, and of Mr. R. F. Goodall, District Forester at Sault Ste. Marie on January 28th, 1942.

INFORMATION AND EDUCATION

In order to render a better account of the Department's stewardship of Ontario's forest heritage to its owners, the People, a special officer in this Division has been designated to answer all general inquiries and to issue progress reports.

The following publications were available for distribution during the year:

TIMBER MANAGEMENT

Forest Resources of Ontario (booklet)
Forestry Industry (mimeo paper)

Forest Protection

Ontario Forest Fire Law (card)

Reforestation and Conservation

The Farm Woodlot (booklet)
Windbreaks and Shelterbelts (folder)
Trees for Schools (pamphlet)
Forest Tree Planting (booklet)
Forest Trees for Distribution (folder)
Care of Trees (pamphlet)
Farm Forestry (folder)

Land and Recreational Areas

Lands for Settlement (mimeo paper)
Summer Resort Lands (mimeo paper)
Algonquin Park (folder)

Surveys

List of Townships in Province of Ontario (booklet)
List of Lithographed Maps and Plans (paper)

General

Annual Reports of the Department (booklet)

Other publications are in course of preparation.

DIVISION OF REFORESTATION AND CONSERVATION

Extension Forestry

Zone Foresters: During the year, a new policy of decentralizing forestry and conservation activities in Southern Ontario was made effective by the creation of Zone Foresters. It is planned to divide Southern Ontario into six Zones, and five have already been established. While the period of operation has been too short to estimate the effectiveness of this system, it has already been noticed that the Zone Foresters have gained a more intimate knowledge of the particular problems of the territories to which they have been assigned, and that their personal contacts with the land owners have been more satisfactory than correspondence.

Forest Nurseries

Operations in the Nurseries opened at a very early date owing to the extreme heat in early April. The growing season was favourable at all stations with the exception of Orono. The average precipitation at Orono for May and June of the previous ten years was 5.05 inches, whereas this season it was only 1.60 inches.

Protection

No fire damage occurred in any plantations during this past season. Close co-operation with the Federal Forest Insects Division has been maintained and considerable spraying was done at Midhurst and Orono to combat the spruce bud-worm which has reached these districts. Work continues on the eradication of currants and gooseberries to prevent the spread of the White Pine Blister Rust.

Tree Distribution

The distribution of trees to private land owners declined during the season, although the number of applications increased. Tables giving the distribution of the various planting projects are contained in the following pages.

County Forests

The development of county forests has been continued this past season. Fire lines and roads have been developed and maintained, and about two million trees were planted in the various county forests.

TREES DISTRIBUTED TO PRIVATE LANDOWNERS, 1941

County or District	Applicants	Conifers	Hardwoods	Cuttings	Totals
Algoma	18	31,749	2,691	260	34,700
Brant	188	131,693	53,176	3,600	188,469
Bruce	175	118,525	31,582	3,725	153,832
Carleton	75	60,682	11,025	5,825	77,532
Cochrane	4	156	130	......	286
Dufferin	47	50,425	9,235	950	60,610
Dundas	24	37,390	20,300	5,150	62,840
Durham	161	330,518	51,345	13,325	395,188
Elgin	237	362,461	71,695	16,974	451,130
Essex	164	88,945	42,706	1,280	132,931
Frontenac	36	38,315	6,134	2,239	46,688
Glengarry	21	9,640	7,160	50	16,850
Grenville	27	28,347	4,153	1,005	33,505
Grey	220	137,116	28,470	1,407	166,993
Haldimand	121	85,008	32,208	5,075	122,291
Haliburton	37	36,820	4,555	805	42,180
Halton	132	105,716	36,188	5,885	147,789
Hastings	56	66,763	5,380	1,385	73,528
Huron	150	116,919	37,675	2,137	156,731
Kenora	6	3,375	335	410	4,120
Kent	64	55,155	28,583	4,804	88,542
Lambton	113	208,052	30,678	6,325	245,055
Lanark	21	13,100	2,295	450	15,845
Leeds	43	23,690	5,651	880	30,221
Lennox and Addington	29	17,813	4,418	725	22,956
Lincoln	72	38,786	10,531	2,225	51,542
Manitoulin	9	2,450	1,050	100	3,600
Middlesex	237	149,976	71,605	7,788	229,369
Muskoka	151	175,299	11,070	2,711	189,080
Nipissing	10	23,655	1,150	550	25,355
Norfolk	503	1,310,059	171,493	18,816	1,500,368
Northumberland	83	85,178	27,310	2,300	114,788
Ontario	191	196,105	39,545	19,527	255,177
Oxford	255	229,694	106,932	6,110	342,736
Parry Sound	63	117,121	3,443	455	121,019
Patricia	...	......	......	......	......
Peel	195	136,734	23,274	3,564	163,572
Perth	100	61,829	37,714	1,447	100,990
Peterborough	132	76,742	23,461	3,555	103,758
Prescott	24	50,220	1,917	150	52,287
Prince Edward	40	17,366	7,075	1,860	26,301
Rainy River	7	1,802	610	......	2,412
Renfrew	25	27,400	2,260	1,450	31,110
Russell	23	16,911	3,167	470	20,548
Simcoe	364	794,050	102,767	9,455	906,272
Stormont	23	17,220	6,099	375	23,694
Sudbury	31	18,465	2,944	1,256	22,665
Thunder Bay	19	9,475	705	420	10,600
Timiskaming	6	1,900	530	500	2,930
Victoria	57	34,518	2,708	1,102	38,328
Waterloo	146	91,653	39,543	3,146	134,342
Welland	137	109,920	23,600	6,035	139,555
Wellington	124	120,383	50,358	8,575	179,316
Wentworth	163	102,403	32,320	2,039	136,762
York	638	532,375	104,272	24,384	661,031
Totals	5,997	6,708,062	1,437,221	215,036	8,360,319

SUMMARY OF TREES DISTRIBUTED, 1941

	Total Shipments	Conifers	Hardwoods	Cuttings	Total Trees
Private Lands:					
Reforestation and Windbreaks	5,997	6,708,062	1,437,221	215,036	8,360,319
School Children	951	392,375	273,689	3,881	669,945
Semi-Public Properties	83	78,485	28,717	7,265	114,467
Municipal Properties:					
County Forests	14	1,740,875	175,800	2,000	1,918,675
Forest Plantations	76	557,935	229,685	558	788,178
Roads	15	69,800	7,400	....	77,200
School Grounds	0	....	....	....	....
School Demonstration Plots	2	5,000	3,000	....	8,000
Sundry	26	26,056	16,116	475	42,647
Provincial Crown Lands:					
Forest Stations	2	187,961	....	....	187,961
Northern Plantations	1	750,400	....	....	750,400
Forests	1	50,000	....	....	50,000
Ranger Plantations	9	21,675	1,200	100	22,975
Parks	4	18,500	7,800	....	26,300
Highways	4	62,500	36,425	3,600	102,525
Hydro Electric Power Commission	4	10,960	....	....	10,960
Hospitals	3	3,475	875	....	4,350
Penal Institutions	3	1,011	680	....	1,691
Sundry	5	38,900	42,650	....	81,550
Dominion Crown Lands	39	108,776	27,295	3,550	139,621
Miscellaneous	21	113,450	38,885	1,200	153,535
Totals	7,260	10,946,196	2,327,438	237,665	13,511,299

TREES DISTRIBUTED IN TEN YEAR PERIOD, 1932–1941

	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941
Conifers	8,173,637	7,564,869	8,288,659	9,467,904	8,484,077	9,247,200	9,984,368	13,963,646	13,831,098	10,946,196
Hardwoods	1,201,600	1,181,051	479,523	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438
Cuttings	305,282	172,422	209,994	281,860	413,222	418,173	527,415	470,653	528,162	237,665
Totals	9,680,519	8,918,342	8,978,176	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299

DIVISION OF RESEARCH

On July 24th, 1941, a Division of Research was established within the Department of Lands and Forests to carry on investigative and research work in connection with the forest resources of the Province.

During the year activities were limited to organization of the work of the Division and the continuation of projects previously being conducted by the Department. Shortage of personnel, due to wartime conditions, has prevented full development of the work of the Division.

Projects under way are as follows:—

Forest Management Studies

1. Continuation of studies of slash burning after logging in pine stands in the Timagami area.

2. Continuation of studies of slash burning in pulpwood stands in the Lake Nipigon area.

3. Studies of Pulpwood exports.

4. Studies of stumpage prices in Ontario.

Forest Protection Studies

1. Diplodie pinea disease. A study of the parasites of the pine spittle bug. Damage and salvage prospects in Scots pine plantations.

2. Needle blight of White pine.

3. The customary spring and fall visits were made to nurseries at St. Williams, Midhurst and Orono for inspection and disease control.

4. The program of biennial field reconnaissance of White pine blister rust conditions was continued in the Madawaska and Ottawa River valleys.

5. Further data was collected in connection with sulphur fume damage in the Sudbury area.

6. Co-operation was continued with the Division of Entomology. Department of Agriculture, Ottawa, in connection with the insect survey, Some 220,000 cocoons of the larch sawfly were collected and forwarded to the Federal Government Parasite Laboratory at Belleville.

Library

A research library was established.

DIVISION OF SURVEYS

The following surveys were made during the fiscal year ending March 31st, 1942:

AERIAL SURVEYS

For Timber Companies		For Dept. of L. & F. and Timber Co's.		For Dept. of Lands and Forests		For Other Departments	
Company	Area Sq. Mi.	Company	Area Sq. Mi.	Department Only	Area Sq. Mi.	Department	Area Sq. Mi.
*Abitibi P. & P...	155	Spruce Falls P. & P.	364	*Lands & Forests	154	Hydro Elec..	12
*Ontario Paper..	178	*Poupore Lbr.......	387	* " " "	912	*Hydro Elec.	64
				* " " "	747	Highways ...	8
				* " " "	984	"	10
				* " " "	10	"	10
						"	28
						*Mines......	63
Totals.......	333		751		2,807		195

GRAND TOTAL — 4,086 SQUARE MILES

*Includes preparation of Maps.

GROUND SURVEYS

I. Ground Control Lines for Aerial Photographic Surveys:

1. For Department of Lands and Forests, for Land Disposal Purposes: Survey of islands and shore parcels, Lake of the Woods, for summer resorts .... 169 miles
2. For Abitibi Power and Paper Co., Ltd.: Surveys consisting mainly of traverses of streams to obtain control lines of certain of the Company's pulpwood concessions near Lake Nipigon ...... 93 miles
and north and east of Lake Superior .... 84 miles

II. Ground Surveys only, for Department of Lands and Forests:

A. For Summer Resort Purposes:

(1) Survey of Lots on shores of Cumming and Pickerel Lakes, District of Algoma.

(2) Survey to establish lot angles in the Township of Wood, District of Muskoka.

B. For Water Control Purposes:

Survey of dams on Whitefish River, District of Sudbury.

C. For Parking Lot Purposes:

Survey of small parcel adjacent to Long Point Municipal Park, Township of South Walsingham.

NOTE: The securing of data in the field forms only part of the total cost of a survey. In the case of aerial surveys, the work in the office, depending on the mapping that may be required, will cost from 45 per cent to 70 per cent of the total cost, and, in the case of ground surveys, from 33⅓ per cent to 50 per cent.

DIVISION OF TIMBER MANAGEMENT

Timber Operations

Operating Season, 1941-42—The season saw a continued expansion throughout the wood-using industries of Ontario due to the war, although over-all production was somewhat less than in previous years due to labour shortage in woods operations. To make fuller use of the limited labour available, the cutting season was extended and summer operations became general.

Statement of Timber Cut, 1940-41

Table on page 69 contains a statement of the timber cut during the 1940-41 operating season and returned during 1941. Preliminary returns for 1941-42 indicate that production was slightly less, due to the scarcity of woods labour, and to other production problems.

Timber Sales, 1941-42

Details of new sales of timber made during the year are given on pages 70 to 88 inclusive. Details of areas abandoned are given on pages 89 to 104 inclusive.

Mills Licensed, 1941-42

Mills licensed in accordance with the regulations of the Mills Licensing Act, were as follows:

Sawmills—less than 30,000 board feet per diem	1192
Sawmills—30,000 board feet per diem, or more	37
Pulp and Paper Mills	34
	1263

Pulpwood Exported and Imported during the Calendar Year 1941

Exports: Exports from Ontario are: Crown Land 404,328 cords, other lands 230,970 cords, making a total of 635,298 cords.

Imports: To date no complete records have been kept. Partial returns show imports of approximately 400,000 cords.

Conditions Governing Operating, 1941

Conditions applying to sawlog and pulpwood operations during the fiscal year were established by an Order-in-Council of April 28th, 1941.

Crown Timber Regulations Respecting Permits

The Crown Timber Regulations as issued under authority of the Crown Timber Act, were amended by Order-in-Council dated February 27th, 1942, principally in respect to the disposal of small quantities of timber under Permit.

Settlers' Timber Cutting Permits in the Clay Belt

During the year a new policy was made effective in the Northern Clay Belt, under which bona fide settlers have the right to cut pulpwood from

Crown Lands, providing certain requirements with respect to settlement are met. Under certain conditions, a married man may obtain 100 cords and a single man 50 cords per year. An amount of $1.00 per cord is held back, 50% going to the Department as dues, and 50% refunded to the settler on evidence that the settlement requirements for the year have been met satisfactorily.

Scaling Examination

One scaling examination was held at Minden, Ontario during the year, with the following results:

No. of candidates	59
No. obtaining full licenses (Sawlogs and Pulpwood)	16
No. obtaining Pulpwood License only	10

The remaining candidates were unsuccessful, or were recommended for a license after further experience.

Amounts of Timber Cut

Season 1940-41

Species	*Pieces and Feet*		*Cords*
White Pine and Red Pine	2,498,787	115,311,772	—
Jackpine	4,169,352	75,336,997	47,515
Spruce	2,211,602	53,307,069	1,267,951
Balsam	62,643	847,506	96,419
Hemlock	696,613	24,649,409	—
Birch	254,726	16,425,963	—
Maple	77,345	3,936,938	—
Other Hardwoods	84,138	2,962,628	—
Poplar	153,621	3,073,492	28,200
Cedar	11,420	152,468	184
Tamarac	532	14,806	—
TOTAL	10,220,779	296,019,048	1,440,269

	Pieces	*Lineal Feet*	*Cords*
Ties	553,472	—	—
Poles	9,166	—	—
Posts	37,346	—	—
Fuelwood	—	—	106,858
Logging and Mining Timber	—	1,972,559	3,487
Miscellaneous	238	—	—

Area Under Pulpwood Agreement

	Square Miles		*Square Miles*
1934	53,416¼	1938	62,643
1935	52,849¼	1939	65,330
1936	52,898¼	1940	65,497½
1937	54,625½	1941	66,509½

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Mar. 12	April 1	Devon Twp.	1½	4	Matti Pokkala, Jackpine P.O., Via Silver Mountain, Ont.	Jackpine Ties	05	05	10	Ties and Pulpwood	29031	
						Jackpine Pulpwood	10	20	40			
						Spruce Pulpwood	25	60	1 40			
						Poplar Pulpwood	25	10	40			
Mar. 20	April 1	Oakley Twp.	1/6	1	Jas. R. Elliott, Clear Lake, Ont.	Hardwoods	......	2 50	2 50	Logging	6746A	
						Hemlock	......	2 00	1 50			
						Spruce	......	3 00	2 00			
						Balsam	......	3 00	2 00			
Mar. 28	April 15	Bastedo Twp. and Gibbons	1½	2	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood	15	25	1 40	Pulpwood	43590 2499A	
						Balsam Pulpwood	15	25	1 40			
April 18	May 2	Thorning Twp.	3	1	A. E. Wicks Ltd. Cochrane, Ont.	Spruce Logs	......	5 00	2 00	Logs and Pulpwood	53229	
						Spruce Pulpwood	......	35	1 40			
						Balsam Pulpwood	......	35	1 40			
May 8	May 23	McTavish Twp.	¼	1	Y. W. Nelson, 282 Bay St., Port Arthur, Ont.	Poplar Pulpwood	05	10	40	Pulpwood	19756	
April 29	May 15	Bastedo Twp.	1	3	Alf. Quenneville, Field, Ont.	Spruce Pulpwood	05	25	1 40	Pulpwood	2499A	
						Poplar Pulpwood	05	10	40			
						Balsam Pulpwood	05	25	1 40			
May 2	May 15	Bridgland Twp. Algoma	1	1	C. N. Carney, Thessalon, Ont.	Poplar Pulpwood	05	10	40	Pulpwood	60523	
April 30	May 22	Richardson Twp.	½	1	Geo. Black, Berwick, Ont.	Jackpine Pulpwood	12	10	40	Pulpwood and Posts	122374	
						Spruce Pulpwood	......	......	1 40			
						Balsam Pulpwood	......	......	70			
						Cedar Posts	......	......	02			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
April 30	May 15	Raglan Twp.	1¾	2	G. W. Jones, Bancroft, Ont.	Balsam Pulpwood	10	20	70	Pulpwood	69001	
						Spruce Pulpwood	......	......	1 40			
						Poplar Pulpwood	......	20	40			
April 30	May 22	Alexandra and Haggart	3¼	1	Edouard Gravel, Gregoire Mills, Ont.	Spruce Pulpwood	......	50	1 40	Pulpwood	72456 4120	
May 2	May 22	Haggart Twp.	16	1	Messrs. Filion and Guevremont, Smooth Rock Falls, Ont.	Spruce Pulpwood	......	40	1 40	Pulpwood and Logs	4120	
						Spruce Logs	......	5 00	2 00			
......	May 22	Gibbons Twp.	......	......	No Tenders	......	......	......	......		43596	
May 13	June 2	Bastedo Twp.	1¼	......	No Sale	Spruce Pulpwood	......	......	......	Pulpwood	2499A	
						Balsam Pulpwood	......	......	......			
						Poplar Pulpwood	......	......	......			
May 13	June 2	Area North of Miscampbell Twp. R. 10-41	1½	1	Hubert Midhurst Fort Frances, Ont.	Jackpine Pulpwood	......	35	40	Pulpwood	60347	
						Spruce Pulpwood	......	......	1 40			
						Poplar Pulpwood (Permit)	......	10	40			
May 22	June 9	Parkinson Twp.	1	2	Clarence Tulloch, Iron Bridge, Ont.	Poplar Pulpwood	12	15	40	Pulpwood	19753	
						Spruce Pulpwood	12	15	1 40			
May 21	June 12	Lowther Twp.	1½	2	Ripco Fibreboard Co., Ltd., Hearst, Ont.	Spruce Pulpwood	21	15	1 40	Pulpwood	47150 122014	
						Balsam Pulpwood	......	1 06	70			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
May 21	June 12	Devon Twp.	1¼	3	Russell Land Co., Ltd. Port Arthur, Ont.	Jackpine Logs	6 51	5 00	2 50	Logs and Pulpwood	29031	
						Poplar Pulpwood	37¼	10	40			
						Jackpine Pulpwood	37¼	10	40			
May 21	June 12	Fox Twp.	½	......	No Tenders	Spruce Pulpwood	......	......	......	Pulpwood	41527	
						Balsam Pulpwood	......	......	......			
May 21	June 12	Calder Twp.	¾	......	No Tenders	Spruce Pulpwood	......	......	......			
						Balsam Pulpwood	......	......	......			
May 21	June 12	Pyne Twp.	1¼	3	Wilfred Viau, Norembega, Ont.	Spruce Pulpwood	10	10	1 40	Pulpwood	80562	Abandoned May 30, 1942.
						Balsam Pulpwood	10	10	1 40			
May 21	June 12	Kendry Twp. (4 Parcels)	1¼	1	J. M. Charpentier Driftwood, Ont.	Spruce Pulpwood	......	40	1 40	Pulpwood	21145	
						Balsam Pulpwood	......	1 10	70			
May 23	June 12	Cardiff, Herschel and Limerick Twp.	2	1	Gordon W. Jones, Bancroft, Ont.	Spruce Pulpwood	......	......	1 40	Pulpwood	18289	
						Balsam Pulpwood	10	20	70			
						Poplar Pulpwood	......	20	40			
						Fuelwood (Hard)	......	15	50			
May 29	June 12	Machin Twp.	½	1	Arthur Gauthier, Fauquier, Ont.	Spruce Pulpwood	......	20	1 40	Pulpwood	31750	
						Balsam Pulpwood	......	70	70			
June 5	June 23	Joly Twp.	½	3	A. E. Sieber, Bracebridge, Ont.	Hardwood	50	3 00	2 50	Logging	5497	
						Spruce	1 00	4 00	2 00			
						Hemlock	1 00	2 00	1 50			
June 12	June 23	Fox Twp.	¼	1	Alfred Fournier, Dunning, Ont.	Spruce Pulpwood	......	40	1 40	Pulpwood	41527	
						Balsam Pulpwood	......	40	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
June 23	July 4	Thornloe Twp.......	3	2	Rudolph McChesney Lumber Co., Ltd., Timmins, Ont.	Spruce Logs......	3 10	3 00	2 00	Mixed	32638	
						Jackpine Logs.....	3 10	2 50	2 50			
						White Pine.......	3 10	3 50	2 50			
						Spruce Pulpwood..	10	10	1 40			
						Fuelwood (Soft)...	......	15	25			
						Fuelwood (Hard)..	......	10	50			
						Cedar Poles: 25 to 30 feet....	30	15	25			
June 18	July 3	Bastedo Twp........	1¼	1	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood..	15	25	1 40	Pulpwood	2499A	
						Balsam Pulpwood.	10	15	70			
						Poplar Pulpwood..	05	10	40			
July 21	Aug. 7	Knight, Raymond, Rankin, Van Hise, Natal Twps.......	60	2	Wm. Pollock & Sons, Ltd., Englehart, Ont.	Fire-damaged Timber						
						Pine.............	1 50	1 00	2 50	Logging	78612	
						Spruce...........	2 00	1 50	2 00			
June 25	July 10	Stoddart Twp.......	1	1	George Lecours, Hearst, Ont.	Spruce Pulpwood..	05	20	1 40	Pulpwood	122014	
						Balsam Pulpwood.	05	20	1 40			
July 7	July 17	Devitt Twp.........	¼	1	E. Comeau, Val Cote, Ont.	Spruce Pulpwood..	05	25	1 40	Pulpwood	108423	
						Balsam Pulpwood.	05	25	1 40			
July 8	July 18	Area N. of G.T.P. Block 10 and E. of I.R. No. 28, Kenora District...	5	2	Charles W. Cox Ltd., Port Arthur, Ont.	Jackpine Logs.....	2 20	4 25	2 50	Logging	78477	
July 14	July 25	Radcliffe Twp.......	¼	1	F. A. Smaglinskie, Wilno, Ont.	Poplar Pulpwood..	20	25	40	Pulpwood	46730	
July 14	July 28	Watten & Halkirk Twps............	2¼	1	A. Sawicki Eno, Ont.	Poplar Pulpwood..	......	......	40	Logs and Pulpwood	28771	
						Poplar Logs......	......	......	2 00			
						Spruce Pulpwood..	......	10	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
....	....	Fournier Twp.......	......	......	No Tenders	....	......	......	......	....	26805	
July 15	Aug. 7	"Mistaken Islands," Cochrane Dist.....	2	1	Howard Bienvenu Inc., La Sarre, Que.	White and Red Pine........... Spruce Logs...... Spruce Pulpwood.. Poplar (Permit)...	50 50 10	7 00 5 50 40	2 50 2 00 1 40 3 50	Logs and Pulpwood	123768	
July 21	Aug. 14	McCowan and McCrea Twps.....	¼	1	Vital Roy, Opasatika, Ont.	Spruce Pulpwood.. Balsam Pulpwood.	02	35 1 07	1 40 70	Pulpwood	109699	
			¼	1	A. Berribe, Opasatika, Ont.	Spruce Pulpwood.. Balsam Pulpwood.	11	30 1 11	1 40 70	Pulpwood	61271	
July 21	Aug. 11	Twps. Dickens and Jones............	7¾	4	Chapeskic Lumber Co., Barry's Bay, Ont.	Spruce Pulpwood.. Balsam Pulpwood. Poplar Pulpwood.. Spruce Logs......	15 65 45 25	20 40 20 4 00	1 40 70 40 2 00	Pulpwood and Logs	13098	
July 22	Aug. 11	Hodgetts Twp.	9	1	J. A. La Palme, P.O. Box 115, Sudbury, Ont.	Jackpine......... Red and White Pine...........	50 50	2 50 3 50	2 50 2 50	Logging	79534	
July 25	Aug. 5	Murphy Twp.	1¼	2	Feldman Timber Co., Ltd., Schumacher, Ont.	Jackpine Logs..... Spruce Pulpwood.. Jackpine Fuelwood	2 10 45 55	5 00 10 25	2 50 1 40 25	Mixed	30810	Fire-damaged
Aug. 7	Aug. 27	Area East and South of F. B1a on the North side of Crooked Lake, Quetico Provincial Park, Rainy River	20	1	J. A. Mathieu Ltd., Rainy Lake, Ont.	Red and White Pine...........	......	2 75	2 50	Logging	123513	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Aug. 7	Aug. 25	Nansen Twp.	¼	1	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood	01	25	1 40	Pulpwood	117405	
						Balsam Pulpwood	01	25	1 40			
Aug. 14	Sept. 2	Pinard Twp.	6	1	A. E. Wicks Ltd. Cochrane, Ont.	Spruce Logs	......	5 50	2 00	Logging and Pulpwood	123656	
						Spruce Pulpwood	......	20	1 40			
						Balsam Pulpwood	......	90	70			
Aug. 18	Sept. 3	McCarthy and Macbeth Twps.	8	3	Construction Supplies, North Bay, Ont.	*Cedar Poles:*				Cedar Poles	125	
						30 ft. and less	20	10	25			
						31 to 40 ft.	25	50	50			
						41 to 50 ft.	60	1 00	75			
Aug. 20	Sept. 8	Twps. Teck and Grenfell	2	1	A. J. Perron, 61a Prospect Ave., Kirkland Lake, Ont.	Jackpine Logs	......	3 00	2 50	Logs and Pulpwood	10857 1443A	
						Spruce Logs	......	3 50	2 00			
						Spruce Pulpwood	......	......	1 40			
						Balsam Logs	......	2 00	2 00			
						White Pine	......	5 00	2 50			
						Permission for Poplar Pulpwood	......	20	40			
Aug. 21	Sept. 8	Machin Twp.	½	1	Arthur Gauthier, Tanquier, Ont.	Spruce Logs	......	2 60	2 00	Logging and Pulpwood	31750	
						Spruce Pulpwood	......	20	1 40			
						Balsam Pulpwood	......	90	70			
Aug. 26	Sept. 6	Marks Twp.	1¼	1	W. Jacobson, Nolalu, Ont.	White Pine	55	2 50	2 50	Logging and Pulpwood	12657	
						Balsam	53	......	2 00			
						Spruce	53	......	2 00			
						Pulpwood	18	......	60			
Aug. 25	Sept. 18	Hobson Hogg and Kilmer Twps.	10	2	Wright Hargreaves Mines Ltd, Kirkland Lake, Ont.	Spruce Logs	2 60	5 50	2 00	Logging and Pulpwood	123656	
						Jackpine	2 60	5 00	2 50			
						Spruce Pulpwood	05	......	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Aug. 27	Sept. 18	T.B. 46 and T.B. 47, Rainy River	45½	1	J. A. Marthieu Ltd. Rainy Lake, Ont.	Spruce Pulpwood Balsam Pulpwood	....	10 80	1 40 70	Pulpwood	69682	
Aug. 29	Sept. 13	Barrie Twp.	½	1	Levi Kring, Plevna, Ont.	Pine Spruce Hemlock Maple Birch Spruce Pulpwood Balsam Pulpwood	25 25 20 25 25 10	5 00 3 25 1 90 2 50 2 75 20	2 50 2 00 1 50 2 50 2 50 1 40 70	Mixed	12668	
Aug. 29	Sept. 18	Best Twp.	8	1	A. B. Gordon & Co., Ltd., 1112 Montreal Trust Building, Toronto, Ont.	Red and White Pine Spruce	1 50 10	5 00 3 00	2 50 2 00	Logging	50154	
Sept. 8	Sept. 26	Dance Twp.	¼	1	Nick Hill, R.R. No. 1, Devlin, Ont.	Poplar Pulpwood Spruce Pulpwood Balsam Pulpwood	10 10 10	10 10 10	40 1 40 70	Pulpwood	20907	
Sept. 3	Sept. 22	Williamson Twp.	½	1	J. E. Tremblay, Harty, Ont.	Spruce Pulpwood Balsam Pulpwood	....	15 15	1 40 1 40	Pulpwood	61075	
Sept. 3	Sept. 22	Williamson Twp.	½	1	Jean Dufour, Kapuskasing, Ont.	Spruce Pulpwood Balsam Pulpwood	....	15 15	1 40 1 40	Pulpwood	61075	
Sept. 5	Sept. 22	Loudon and Falconer	6¼	2	T. N. Desmarais, Noelville, Ont.	Red and White Pine Jackpine Spruce	4 00 3 50 3 50	6 50 5 00 4 50	2 50 2 50 2 00	Logging	88418 12146	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 5	Sept. 18	Lemoine Twp.	8	1	Pineland Timber Co., Ltd., Sudbury, Ont.	Jackpine	......	2 50	2 50	Logging	117342	
						Spruce	......	3 00	2 00			
Sept. 5	Sept. 22	Sisk Twp.	8	2	John B. Smith & Sons, Limited, 53 Strachan Ave., Toronto	Red and White Pine	......	7 00	2 50	Logging	30133	
Sept. 10	Sept. 29	Township 202	4	2	Lyons Fuel, Hardware and Supplies Ltd., Sault Ste. Marie, Ont.	Red and White Pine	20	4 50	2 50	Logging and Pulpwood	109661	
						Spruce	40	3 50	2 00			
						Spruce Pulpwood	20	......	1 40			
						Balsam Pulpwood	10	......	70			
Sept. 10	Sept. 29	Vermillion Add'l	½	1	P. J. Scollard, Hudson, Ont.	Spruce Pulpwood	15	10	1 40	Pulpwood	117505	
						Balsam Pulpwood	15	10	1 40			
Sept. 11	Sept. 29	Owens Twp.	1¼	2	F. Gallant, Val Rita, Ont.	Spruce Pulpwood	06	40	1 40		123108	
						Balsam Pulpwood	06	40	1 40			
Sept. 11	Sept. 29	Nansen Twp.	½	1	Nazaire D'Amours, Moonbeam, Ont.	Spruce Pulpwood	01	30	1 40	Pulpwood and Logging	117405	
						Spruce Logs	05	4 00	2 00			
						Balsam Pulpwood	......	1 01	70			
Sept. 11	Sept. 29	Colquhoun Twp.	1¾	1	Messrs. Devolin and Shier, Hanta	Spruce Logs	50	6 00	2 00	Logs and Pulpwood	18294	
						Spruce Pulpwood	......	15	1 40			
						Balm Gilead, Feb. 16, 1942	......	......	4 00			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 11	Sept. 29	Area E. of Titmarsh Lake, Thunder Bay District......	2	1	Rus'l McKechnie Round Lake, Ont.	Red Pine.........	......	2 50	2 50	Logging	95281	
						Jackpine.........	......	1 50	2 50			
						Spruce..........	......	3 00	2 00			
						Poplar..........	......	1 50	2 00			
Sept. 11	Sept. 29	Area West of Redditt Twp., Designated as M 48............	½	2	A. Leydice, Kenora, Ont.	Spruce Logs......	2 40	5 00	2 00	Logging and Pulpwood	9477A	
						Jackpine.........	2 40	4 50	2 50			
						Spruce Pulpwood..	1 00	20	1 40			
						Balsam Pulpwood.	75	15	70			
						Permit for Jackpine Fuel......	......	......	40			
						Poplar Pulpwood..	......	......	50			
Sept. 11	Sept. 29	McCowan Twp......	¼	1	Joe Pohonka, Lowther, Ont.	Spruce Pulpwood..	05	35	1 40	Pulpwood	109699	
						Balsam Pulpwood.	05	35	1 40			
Sept. 11	Sept. 29	McCowan Twp......	¼	2	Joe Matko, Lowther, Ont.	Spruce Pulpwood..	31	45	1 40	Pulpwood	109699	
						Balsam Pulpwood.	31	45	1 40			
Sept. 11	Sept. 29	Oates Twp..........	14	1	Pineland Timber Co., Ltd., P.O. Box 126, Sudbury, Ont.	Jackpine.........	......	2 50	2 50	Logging	23508	
						Spruce..........	......	3 00	2 00			
						White Pine	......	5 00	2 50			
Oct. 3	Oct. 24	Sabine Twp.........	¼	1	G. A. Gunter, Princes Lake, Ont.	Birch............	50	2 50	2 50	Logging and Fuelwood	24875	
						Maple...........	......	2 50	2 50			
						Hemlock.........	......	2 00	1 50			
						Hardwood Fuel...	......	......	50			
Sept. 16	Sept. 30	Fell Twp.	¾	1	William Peterson Crystal Falls, Ont.	*Cedar Poles:*						
						30 ft. and less...	05	10	25	Mixed	13795	
						31 to 40 ft......	05	15	50			
						Permit Birch Logs	......	2 00	2 50			
						Permit Fuel......	......	05	50			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 15	Oct. 6	Pharand Twp.	36	......	No Tenders	......	......	......	......		98082	
Sept. 15	Oct. 6	Hillary Twp.	18	......	No Tenders	......	......	......	......		98082	
Sept. 23	Oct. 4	Glamorgan Twp.	½	1	Ken. MacDonald Haliburton, Ont.	Pine	2 00	5 00	2 50	Logging	124085	
						Hemlock	1 00	2 50	1 50			
						Spruce	1 50	4 00	2 00			
						Poplar	2 00	2 00	2 00			
						Birch	3 00	2 50	2 50			
						Maple	2 50	2 50	2 50			
Sept. 23	Oct. 14	Lyndoch Twp.	½	3	H. Richards and Son, Dacre, Ont.	Hemlock	1 00	4 50	1 50	Logging	109461	
						Basswood and Maple	1 00	4 50	2 50			
						Elm	1 00	2 50	2 50			
						Spruce	2 00	4 00	2 00			
						Poplar	1 00	3 00	2 00			
Sept. 23	Oct. 14	Griffith Twp.	¾	2	H. Richards & Son, Dacre, Ont.	Pine	2 00	5 00	2 50	Logging	120636	
						Spruce and Balsam	2 00	3 00	2 00			
						Basswood and Birch	2 50	3 50	2 50			
						Poplar	1 50	2 00	2 00			
						Other Hardwoods	2 50	2 50	2 50			
						Hemlock	1 50	2 50	1 50			
Sept. 25	Oct. 14	Patterson Twp.	2	2	The Trout Creek Lumber Co., Powassan, Ont.	Pine	......	7 50	2 50	Logging	45585	
						Hardwood	1 00	2 50	2 50			
						Hemlock	1 50	2 00	1 50			
						Spruce and Balsam	......	4 00	2 00			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 24	Oct. 15	Islands 54E, 500A, E1 and B. 934 in Georgian Bay opposite Shawanaga Twp., Parry Sound Dist.	2½	2	McGibbon Lumber Co., Ltd., Penetang, Ont.	White Pine	6 70	5 50	2 50	Logging	61001	
						Hardwoods	7 00	3 00	2 50			
Sept. 25	Oct. 15	Hindon and Oakley Twps.	¾	1	Alva Thompson, Clear Lake, Ont.	Hemlock	25	1 50	1 50	Logging	114596	
						Pine	......	5 00	2 50			
						Spruce and Balsam	......	4 00	2 00			
						Hardwoods	......	2 50	2 50			
Sept. 24	Oct. 15	Blair Twp.	1¼	2	Haigh Bros., Port Loring, Ont.	Pine	1 00	5 00	2 50	Logging	328	
						Hemlock	1 25	2 50	1 50			
						Basswood	1 25	2 75	2 50			
						Other Hardwoods	1 00	2 50	2 50			
Sept. 25	Oct. 16	Ridout Twp.	¼	1	Canada Wood Specialty Co., Co., Ltd., Orillia, Ont.	Hardwoods	25	3 00	2 50	Logging	37386	
						Hemlock	25	2 00	1 50			
						Pine	......	5 00	2 50			
Sept. 24	Oct. 17	Aberdeen Add'l	1	1	John O. McLeod, Leeburn, Ont.	Hemlock	50	1 50	1 50	Logging	40720	
						Pine	......	5 00	2 50			
						Spruce	......	3 00	2 00			
						Hardwoods	......	2 00	2 50			
Sept. 24	Oct. 17	Broderick Twp., Designated "M51"	5	3	Jos. Garrow, Jr., Kenora, Ont.	Jackpine	1 10	6 00	1 50	Logging and Pulpwood	27304	
						Spruce	90	5 50	2 00			
						Spruce Pulpwood	30	15	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 27	Oct. 11	Denbigh Twp.	½	1	D. A. Barker, Denbigh, Ont.	Pine	......	5 00	2 50	Logging	16086	
						Spruce and Balsam	......	4 00	2 00			
						Hemlock	......	2 50	1 50			
						Cedar	......	3 50	1 50			
						Other Hardwoods	......	2 50	2 50			
Sept. 27	Oct. 11	Denbigh Twp.	¼	1	William Wagar, Denbigh, Ont.	Hemlock	10	2 50	1 50	Logging	16086	
						Maple	25	3 50	2 50			
						Birch	25	3 50	2 50			
						Basswood	50	3 50	2 50			
						Spruce and Balsam	25	4 00	2 00			
Sept. 29	Oct. 11	Palmerston Twp.	¼	1	Earnest Riddell, Clarendon, Ont.	Pine	......	5 50	2 50	Mixed	46998	
						Poplar	1 00	2 00	2 00			
						Poplar Pulpwood	20	20	40			
						White Birch Bolts	25	25	50			
Sept. 29	Oct. 11	Ashby and Mayo Twps.	½	2	R. H. Dillabough, McArthur's Mills, Ont.	Maple	2 00	3 50	2 50	Mixed	102129	
						Birch	2 00	3 50	2 50			
						Basswood	2 00	3 50	2 50			
						Elm and Ash	1 50	3 50	2 50			
						Poplar	1 00	2 00	2 00			
						Spruce and Balsam	50	5 00	2 00			
						Cedar Poles	25	25	50			
						Poplar Pulp	15	20	40			
						Hemlock	2 00	2 50	1 50			
Sept. 30	Oct. 17	Denbigh Twp.	¼	2	T. A. Wilson Lbr. Company, Cannington, Ont.	Hemlock	60	2 50	1 50	Logging	16086	
						Hardwoods	1 10	3 00	2 50			
						Spruce and Balsam	60	4 00	2 00			
						Pine	50	5 00	2 50			
						Cedar Poles: 30 ft. and less	26	25	25			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 11	Oct. 22	Ross Twp.	½	......	No Tenders	White Pine	......	......	......	Mixed	20168	
						Red Pine	......	......	......			
						Spruce	......	......	......			
						Poplar	......	......	......			
						Poplar Pulp	......	......	......			
						Cedar Posts	......	......	......			
Oct. 3	Oct. 20	Casgrain and Kendall Twps., Casgrain Twp., Pcl. 1	½	1	Arsene Brochu, Hallebourg, Ont.	Spruce Pulpwood	......	20	1 40	Pulpwood	19676 1935	
						Balsam Pulpwood	......	20	1 40			
		Rendall Twp., Pcl. 2	½	1	Arsene Brochu, Hallebourg, Ont.	Spruce Pulpwood	......	20	1 40	Pulpwood	19676	
						Balsam Pulpwood	......	20	1 40			
Oct. 4	Oct. 20	Stoddart Twp.	2¾	1	Arthur Lecours, Carrey Lacke, Ont.	Spruce Logs	......	4 00	2 00	Logging and Pulpwood	122014	
						Spruce Pulpwood	......	25	1 40			
						Balsam Pulpwood	......	25	1 40			
Oct. 8	Oct. 21	Calvin Twp.	¾	2	John Montreil, Mattawa, Ont.	Red and White Pine	10	7 50	2 50	Logging	22976	
						Spruce	10	4 00	2 00			
Oct. 8	Oct. 27	Nansen Twp.	½	1	Northern Traders Ltd., Kapuskasing, Ont.	Spruce Pulpwood	......	20	1 40	Pulpwood	117405	
						Balsam Pulpwood	......	20	1 40			
Oct. 8	Oct. 27	Mafeking Twp.	3	1	J. P. Skene, Oxdrift, Ont.	Jackpine	1 00	6 50	1 50	Logging and Pulpwood	28507	
						Spruce	1 00	5 50	2 00			
						Spruce Pulpwood	12	15	1 40			
						Balsam Pulpwood	12	15	1 40			
Oct. 8	Oct. 27	Olive Twp.	2½	1	Jos. Sevigny, Jr., Temagami, Ont.	Pine	......	5 00	2 50	Logging	109340	
						Hardwoods	......	2 50	2 50			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 14	Oct. 25	Gorham Twp.	¼	......	No Tenders on Sale 94	....	......	......	......		19760	
Oct. 11	Oct. 27	Chapman Twp.	⅓	2	Andrew Jenkins, Sundridge, Ont.	Maple............ Other Hardwoods. Hemlock......... Spruce........... Pine............. Hardwood Fuelwood.......	3 10 3 00 2 00 2 00 3 25 07	2 50 2 50 1 50 2 00 2 50 30	2 50 2 50 1 50 2 00 2 50 50	Logging and Fuelwood	11641	
Oct. 15	Oct. 30	Eilber Twp.	¼	1	Napoleon Gagnon, Mattice, Ont.	Spruce Pulpwood.. Balsam Pulpwood.	01 01	25 25	1 40 1 40	Pulpwood	25116	
Oct. 15	Oct. 30	Eilber Twp.	¼	1	E. Comeau, Val Cote, Ont.	Spruce Logs...... Spruce Pulpwood.. Balsam Pulpwood	....	4 00 25 25	2 00 1 40 1 40	Pulpwood	25116	
Oct. 15	Oct. 30	Eilber Twp.	1	1	J. H. Dellaire, Mattice, Ont.	Spruce Pulpwood.. Balsam Pulpwood.	....	20 20	1 40 1 40	Pulpwood	25116	
Oct. 17	Nov. 3	Rondeau Park......	......	3	A. McKillop & Sons, Limited West Lorne, Ont.	Hardwood Logs... Fuelwood.........	Lump	sum of	$9,000		123617 102122	Salvage Timber
Oct. 24	Nov. 10	Badgerow Twp......	¼	1	Wilfred Gareau, Verner, Ont.	Spruce Pulpwood.. Poplar Pulpwood..	25	25 10	1 40 40	Pulpwood	46094	
Oct. 27	Nov. 12	Mills Twp..........	½	1	W. Swanstrum, Arnstein, Ont.	Hardwood........ Hemlock......... Spruce...........	....	2 50 1 50 4 00	2 50 1 50 2 00	Logging	121975	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 30	Nov. 14	Bridgland Twp......	1	2	Clarence Rowan, Thessalon, Ont.	Hardwood........	1 25	1 50	2 50	Logging and Pulpwood	60523	
						Pine.............	1 50	5 00	2 50			
						Hemlock.........	1 00	1 50	1 50			
						Spruce...........	1 00	3 00	2 00			
						Spruce Pulpwood..	10	10	1 40			
						Balsam Pulpwood.	05	30	70			
Oct. 31	Nov. 17	Mining Claim, S.V. 116, between Zealand and Hartman Twps....	¼	2	Chas. O. Collen, Wabigoon, Ont.	Jackpine Ties.....	05	01	10	Ties and Pulpwood	88048	
						Jackpine Pulpwood	07	05	40			
						Spruce Pulpwood..	10	10	1 40			
						Balsam Pulpwood.	10	10	1 40			
Oct. 31	Nov. 17	Lessard Twp........	3¼	1	Fred Menzie, Hornepayne, Ont.	Jack Pine Logs....	05	5 60	1 50	Logs and Ties	116901	
						Spruce Logs......	05	4 25	2 00			
						Jackpine Ties.....	......	02	10			
Nov. 1	Nov. 17	Owens Twp.........	¾	2	Mathias Quellette, Harty, Ont.	Pulpwood Spruce..	15	35	1 40	Pulpwood	123108	
						Balsam Pulpwood.	15	35	1 40			
Nov. 5	Nov. 17	Scoble Twp.........	¼	......	No Tenders	Birch Pulpwood...	......	......	......	Mixed	11227	
						Spruce Pulpwood..	......	......	......			
						Balsam Pulpwood.	......	......	......			
						Jackpine Pulpwood	......	......	......			
						Jackpine Ties	......	......	......			
Nov. 1	Nov. 18	Haughton Twp......	½	1	John Dunbar, Rydal Bank, Ont.	Spruce Pulpwood..	......	20	1 40	Pulpwood	67392	
						Balsam Pulpwood.	......	30	70			
						Poplar Pulpwood..	......	20	40			
Nov. 6	Nov. 25	Berth T.B.R. 11-41, (Manville Lake Area), Rainy River Dist..	7	2	Clark Robertson, Fort Frances, Ont.	Jackpine Logs.....	2 25	4 50	1 50	Logs and Pulpwood	9162 V. 3	
						Spruce Logs......	1 50	4 00	2 00			
						Spruce Pulpwood..	35	25	1 40			
						Jackpine Pulpwood	25	35	40			
						Balsam Pulpwood.	35	25	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Nov. 6	Nov. 25	Twp. 22 West of Agimac Lake and West of Locations L.K. 83, 84 and 86, Kenora Dist.	1½	1	Emil Sorenson, Ignace, Ont.	Jackpine Logs	10	6 00	1 50	Mixed	35001	
						Spruce 11″ Stump diameter and up	10	5 00	2 00			
						Spruce Pulpwood	02	35	2 40			
						Balsam Pulpwood	02	10	70			
						Soft Fuelwood	05	......	25			
						Hard Fuelwood	05	......	50			
Nov. 7	Nov. 25	Hanlan Twp.	¾	1	The Fontaine Lumber and Timber Co. Ltd.	Spruce Logs	......	4.00	2.00	Logs and Pulpwood	25525	
						Pulpwood	......	15	1 40			
Nov. 7	Nov. 25	Catharine Twp.	¼	1	Shiphudson Co'y, New Liskeard, Ont.	Jackpine Saw Logs	05	5 00	1 50	Logging and Pulpwood	9469	
						Spruce Saw Logs	05	4 50	2 00			
						Pulpwood	......	10	1 40			
Nov. 7	Nov. 25	Lyndoch and Raglan Twps.	¾	2	H. E. Schutt, Schutt P.O., Ont.	Hemlock	55	2 50	1 50	Logging	69001	
						Hardwoods	55	3 00	2 50			
						Poplar	55	2 00	2 00			
						Spruce and Balsam	55	4 00	2 00			
Nov. 7	Nov. 25	Barker Twp.	1½	3	J. H. Dallaire, Mattice, Ont.	Spruce Pulpwood	35	30	1 40	Pulpwood	61271	
						Balsam Pulpwood	35	30	1 40			
Nov. 15	Dec. 1	Bastedo Twp.	½	1	Josephat Aubin, Field, Ont.	Spruce Pulpwood	15	25	1 40	Pulpwood	2499A	
						Balsam Pulpwood	10	15	40			
Nov. 17	Nov. 27	Franklin Twp.	¼	1	P. J. McIlroy, Huntsville, Ont.	Spruce Pulpwood	25	60	1 40	Pulpwood	1142	
						Balsam Pulpwood	25	30	70			
Nov. 17	Dec. 2	Sec. 32, Twp. 202	1	1	Charles Schultz, Echo Bay, Ont.	Pine	......	4 70	2 50	Mixed	109661	
						Spruce	......	4 00	2 00			
						Spruce Pulpwood	......	20	1 40			
						Balsam	......	10	70			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Nov. 19	Dec. 5	Blount Twp.........	2¾	1	John J. Cooper, Gardiner, Ont.	Spruce Logs......	25	6 00	2 00		42060	
						Spruce Pulpwood..	05	30	1 40			
						Balsam Pulpwood.	05	30	1 40			
Nov. 19	Dec. 5	Denbigh Twp.......	1¼	1	J. A. Proudfoot, Palmer Rapids, Ont.	Hemlock.........	50	2 50	1 50	Mixed	16086	
						Spruce and Balsam	60	4 00	2 00			
						Hardwood........	1 00	3 25	2 50			
						Poplar..........	25	2 00	2 00			
						Pine............	25	5 00	2 50			
						Spruce Pulpwood..	35	25	1 40			
						Balsam Pulpwood.	35	25	1 40			
Nov. 27	Dec. 16	Armour Twp........	1	1	Wilfred Brown, Katrine, Ont.	Pine............	50	5 00	2 50	Logging	790	
						Hemlock.........	25	3 00	1 50			
						Spruce and Balsam	50	4 00	2 00			
						Hardwoods.......	50	3 50	2 50			
Nov. 27	Dec. 16	Delamere Twp.......	1	2	J. H. Lahaie, Delamere P.O., Ont.	Red and White Pine..........	3 00	5 00	2 50	Mixed	5241A	
						Jackpine.........	2 50	5 00	1 50			
						Spruce..........	3 00	4 50	2 00			
						Poplar Pulpwood..	20	10	40			
						Spruce and Jack-pine Logging....	03	......	05			
Nov. 28	Dec. 17	Area in vicinity of the North East section of North West Bay Rainy Lake designated T.B. "R-12-41", Rainy River Dist.............	1½	1	F. Cornell, Fort Frances, Ont.	Spruce Logs......	......	4 00	2 00	Mixed	39847 Vol. 2	
						Spruce Pulpwood..	10	25	1 40			
						Balsam Pulpwood.	......	10	70			
						Cedar Poles: 31 to 40 ft.....	......	......	50			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Dec. 15	Dec. 30	Mayo Twp.	¾	1	Howard Hostler, Hermon, Ont.	Spruce Pulpwood	......	20	1 40	Logging and Pulpwood	33307	
						Balsam Pulpwood	......	20	70			
						Poplar Pulpwood	......	20	40			
						Maple	15	3 50	2 50			
						Spruce	......	4 00	2 00			
Dec. 11	Dec. 30	Devon Twp	½	1	Oscar Ojala, R.R. No. 1, South Gillies, Ont.	Jackpine Pulpwood	15	20	40	Jackpine Pulpwood and Jackpine Logs	29031 Vol. 2	
						Jackpine Fuelwood	05	15	25			
Dec. 17	1942 Jan. 2	Area in vicinity of Clamshell Lake, Kenora Dist	13	1	Patricia Lumber Co., Ltd., Sioux Lookout, Ont.	Jackpine Tie Timber	7 75	6 00	1 50	Tie Timber	9582 Vol. 2	
Dec. 19	Jan. 3	Denbigh Twp.	½	1	Edward Inwood, Denbigh, Ont.	Maple	10	2 50	2 50	Mixed	16086	
						Birch	10	2 50	2 50			
						Basswood	10	2 50	2 50			
						Beech	10	2 50	2 50			
						Ash-Elm	10	2 50	2 50			
						Hemlock	05	3 00	1 50			
						Spruce	10	4 00	2 00			
						Cedar Poles:						
						30 ft. and less	05	25	25			
						31 to 40 ft.	05	25	50			
Dec. 19	Jan. 3	Barrie Twp.	½	1	George Salmond, Cloyne, Ont.	Spruce	......	4 00	2 00	Logging	12668	
						Birch	......	2 75	2 50			
						Elm	......	2 75	2 50			
						Basswood	......	2 75	2 50			
						Maple	......	2 75	2 50			
						Hemlock	......	3 00	1 50			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1942	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
1942 Jan. 5	Jan. 17	Sabine Twp.	1	1	Judson A. Gunter, Princes Lake, Ont.	Birch Logs	1 00	3 50	2 50	Logging and Fuelwood	24875	
						Pine		5 00	2 50			
						Hemlock		3 00	1 50			
						Maple and Beech		3 50	2 50			
						Fuelwood (Hard)		25	50			
1941 Dec. 23	Jan. 16	Van Horne Twp.	¼	1	J. A. Hutchison, Dryden, Ont.	Jackpine Pulpwood	25	10	40	Pulpwood	10851	
						Spruce Pulpwood	05	35	1 40			
Jan. 12	Jan. 26	Somerville Twp.	½	1	S. Bryant, Norland, Ont.	Hemlock	50	3 50	1 50	Logging and Pulpwood	21949	
						Poplar	50	3 00	2 00			
						Maple	50	3 50	2 50			
						Birch	50	3 50	2 50			
						Elm	50	3 50	2 50			
						Spruce	50	5 00	2 00			
						Balsam	50	5 00	2 00			
						Hardwood Fuel		25	50			
						Softwood Fuel		25	25			
Feb. 6	Mar. 2	Scollard Twp.	16½	3	La Freniere Bros., Sturgeon Falls, Ont.	Red and White Pine	2 60	8 00	2 50	Logging	13094	
						Spruce	1 60	6 00	2 00			
						Jackpine	1 60	6 50	1 50			
						Permit Hardwood (except Oak)		5 50	2 50			

Total Area Sold—441¾ sq. miles.

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Mar. 20, 1940	May 2, 1942	Crooks Twp....	¼	Elmer Aho and Gust Matson, South Gillies, Ont.	Poplar Pulp.....	05	10	40	30666	Permit—L. Feb. 17, 1941.	D-351
					Permit—Birch Logs..........	......	4 00	2 50		Birch Logs 4 00 2 50	
					Permit—Birch cordwood......	......	......	50		Birch cdwd..... 50	
Dec. 18, 1939	Oct. 6, 1941	Strange Twp....	¼	J. H. Basford, Fort William	White Pine......	1 00	6 00	2 50	8164A		D-312
					Spruce..........	1 00	4 50	2 00			
					Balsam..........	50	2 50	2 00			
Oct. 21, 1940	June 6, 1941	Owens Twp.....	½	Beaucheane Bros., Kapuskasing	Spruce Pulpwood.	01	40	1 40	123108		D-441
					Balsam Pulpwood	......	1 11	70			
June 28, 1940	May 19, 1941	Haggart Twp. ..	½	Valmore Bedarde Departure Lake Ont.	Spruce Pulpwood.	......	60	1 40	4120		D-389
					Spruce Logs.....	......	5 00	2 00			
Jan. 4, 1940	July 30, 1941	Idington Twp. ..	½	A. Berube, Opasatika	Spruce Pulpwood.	02	10	1 40	81410		D-327
					Balsam Pulpwood	......	42	20			
July 30, 1940	Dec. 23, 1941	Haughton Twp..	1½	J. F. Bishop, Spanish, Ont.	Spruce Pulpwood.	10	25	1 40	67392		D-124
					Balsam Pulpwood	10	25	1 40			
Jan. 18, 1941	Mar. 14, 1942	Humphrey Twp.	¼	D. C. Bissanette, Stanley House P.O.	Birch...........	......	2 50	2 50	57925		D-487
					Mixed Hardwds..	......	2 50	2 50			
					Spruce and Balsam........	......	2 00	2 00			
					Hemlock........	......	1 50	1 50			
Nov. 26, 1937	Sept. 25, 1941	Haggart Twp. ..	½	J. H. Brassard Strickland, Ont.	Spruce Pulpwood.	05	10	1 40	4120 21145		D-119
Dec. 20, 1939	Mar. 21, 1941	Kendall Twp....	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood.	10	25	1 40	1955		D-315
					Balsam Pulpwood	......	65	70			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 23, 1940	June 17, 1941	Casgrain Twp...	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	....	30 1 00	1 40 70	19676		D-421
Nov. 4, 1940	June 17, 1941	Kendall Twp....	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	32	20 1 22	1 40 70	19676		D-448
Nov. 4, 1940	June 17, 1941	Casgrain Twp...	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	....	30 1 60	1 40 70	19676		D-444
Feb. 22, 1939	Aug. 18, 1941	Cheslea Add'l Twp.........	2	Ed. Buchanan, Echo Bay, Ont.	Hemlock........ Cedar Ties...... Pine............ Spruce & Balsam.	....	50 ...... 5 00 1 00	1 50 10 2 50 2 00	1121		D-226
1879	Dec. 13, 1940	Burpee, Berth, No. 2 and No. 3....	8¾	Can. Bank of Commerce, Cannington, Ont.	All Species.......	Crow	n Dues	only	4311		W-7-222
Aug. 30, 1940	May 23, 1941	McCowan Twp. Parcel 6......	¼	Rosario Chamberland, Lowther, Ont.	Spruce Pulpwood. Balsam..........	15	35 1 20	1 40 70	109699		D-412
Oct. 10, 1940	May 23, 1941	McCowan Twp..	¼	Rosario Chamberland, Lowther, Ont.	Spruce Pulpwood. Balsam Pulpwood	28	35 1 33	1 40 70	109699		D-433
July 5, 1937	Mar. 6, 1941	Calder Twp.....	¾	M. Chartrand, Driftwood	Spruce Pulpwood.	05	40	1 40	28664		D-39
Nov. 3, 1939	Mar. 6, 1941	Calder Twp.....	¼	M. Chartrand, Driftwood	Spruce Pulpwood.	......	45	1 40	28664		D-287
June 6, 1940	May 6, 1941	Clute Twp......	1¼	M. Chartrand, Driftwood	Spruce Pulpwood. Balsam Pulpwood	05 05	40 40	1 40 1 40	20905		D-369

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Nov. 25, 1940	Mar. 13, 1942	Bonfield Twp...	¼	L. B. Christie, North Bay	Red Pine Pole, 30 ft..........	......	25	25	4972		D-467
Sept. 9, 1932 (Ruling of D.M.)	Feb. 24, 1941	Conger Twp.....	¼	Bruce Clarice.... Toronto	All Species.......	Dues	only	5251			W-9-403
Oct. 19, 1938	July 30, 1941	Ingram Twp....	¼	G. Clough and Sam Mitchell, Englehart, Ont.	Jackpine Log Timber........	05	2 50	2 50	25626		D-169
					Spruce Log Timber........	05	3 00	2 00			
					Spruce Pulpwood.	05	20	1 40			
Nov. 26, 1938	Dec. 23, 1941	Chandos Twp...	1	Harry Comrie, Lakefield, Ont.	Maple, Elm, Birch Basswood.....	60	2 00	2 50	12338		D-190
					Spruce, Balsam...	50	2 00	2 00			
					Pine............	25	5 00	2 50			
					Hemlock........	50	1 50	1 50			
					Fuelwood (Hard)	05	15	50			
1908	Dec. 23, 1941	Cardiff Twp....	4	Harry Comrie, Lakefield, Ont.	Pine............	Crow	n Dues	Only	12338	On Balance of Lots, Crown Dues only.	B-6-276
					On Lots 2 and 3, Con. 1						
					Maple, Basswood. Birch..........	......	2 50	2 50			
					Balsam, Poplar, Spruce.......	......	2 00	2 00			W-9-216
19th Century	Feb. 25, 1942	Christie Twp....	¼	Frank Cook, Parry Sound	All Species.......	Crow	n Dues	only	2524		

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Mar. 1, 1926	Nov. 22, 1941	Smyth Twp.....	½	Craig Bros., Elk Lake......	Jackpine........	3 50	50	2 50	60290	Permit Feb. 19, 1930, Fuelwood 10+Crown Dues; Spruce Pulpwood 05+Crown Dues.	W-8-370
					Spruce..........	3 50	50	2 00			
					Poplar..........	2 00	50	2 00			
June 17, 1940	Oct. 14, 1941	Leitch Twp., Parcel 1......	¼	Cooper, J. J., Gardiner, Ont.	Spruce Pulpwood.	05	60	1 40	46605		D-379
					Balsam Pulpwood	05	60	1 40			
					Spruce and Balsam Logs...	25	5 00	2 00			
Dec. 12, 1938	Oct. 14, 1941	Mowat Twp....	¾	Wm. Crozier, Pakesly, Ont.	Pine............	25	5 00	2 50	78417		D-202
					Spruce & Balsam	10	2 00	2 00			
					Hemlock & Tam.	10	1 50	1 50			
					Hardwoods......	50	2 50	2 50			
Feb. 9, 1940	Oct. 14, 1941	Mowat Twp....	¾	Wm. Crozier, Pakesly, Ont.	Pine............	25	5 00	2 50	78417		D-341
					Spruce & Balsam	10	2 00	2 00			
					Hemlock & Tam..	10	1 50	1 50			
					Hardwoods......	50	2 50	2 50			
July 8, 1940	Jan. 30, 1942	Sabine Twp.....	¼	Martin Daly,	Spruce Pulpwood.	15	20	1 40	24875		D-394
					Balsam Pulpwood	35	20	70			
					Cedar and Tam. Ties..........	07	......	10			
Aug. 29, 1940	July 9, 1941	Eilber Twp.....	¼	J. H. Dallaire, Mattice, Ont.	Spruce Pulpwood.	......	25	1 40	25116		D-409
					Balsam Pulpwood	......	95	70			
Dec. 9, 1938	July 30, 1941	Blain Twp......	¼	Herbert Danig, Tarzwell	Jackpine........	......	3 50	2 50	95890		D-196
					Spruce..........	50	4 00	2 00			
					Spruce Pulpwood.	05	10	1 40			
Nov. 4, 1940	Oct. 14, 1941	Pyne Twp......	½	Dubeault Land Cheff, Cochrane	Spruce Pulpwood.	......	20	1 40	80562		D-479
					Balsam Pulpwood	......	90	70			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Jan. 4, 1940	May 27, 1941	Williamson Twp.	¾	Jean Dufour, Kapuskasing	Spruce Pulpwood	......	15	1 40	61075		D-317
					Balsam Pulpwood	......	45	70			
April 26, 1939	July 17, 1941	Goldie Twp.	1½	Thos. Falls, Port Arthur	Jackpine Poles:				120248	Permit L. Oct. 6, 1939. Jackpine, 9.75+2.50 Permit L. Nov. 20, 1940; Spruce Pulpwood .35+1.40	D-239
					30 ft. and less	10	20	25			
					31 ft. to 40 ft	15	25	50			
					Permit Jackpine, Nov. 20, 1940	......	9 75	2 50			
					Permit, Spruce Pulpwood	......	35	1 40			
Dec. 12, 1932 Order-in-Council No Prices set.	Oct. 27, 1941	Carman Twp.	3	Feldman Lumber Co., Schumacher, Ont.	Spruce	5 56	3 50	2 00	33861	L. April 23, 1937	W-9-142
					Jackpine	5 50	2 50	2 50		*Cedar Poles:*	
					Cedar Poles: (L. Dec. 31, 1936)					30′ & less 10 25 30′-40′ 10 50	
					25′ and less	......	10	25		41′-50′ 15 75	
					26′ to 30′	......	50	25		51′ & up 25 1 00	
					31′ to 40′	......	1 00	50		Posts (8′). 08 02	
					41′ to 50′	......	1 50	75			
					Posts	......	03	02			
Jan. 3, 1940	Mar. 21, 1941	Fauquier Twp., Parcel 2	¼	Arthur Filian, Moonbeam	Spruce Pulpwood	......	......	1 40	26805		D-322
					Balsam Pulpwood	......	30	70			
Mar. 8, 1940	June 27, 1941	Fauquier Twp., Parcel 1	¼	Arthur Filian, Moonbeam	Spruce Pulpwood	......	10	1 40	26805		D-347
					Balsam Pulpwood	......	80	70			
Dec. 7, 1939	Oct. 29, 1941	Raglan Twp.	1	Henry Fleguel, Schutt	Poplar	10	2 00	2 00	69001		D-307
					Spruce	1 10	3 00	2 00			
					Balsam	1 10	3 00	2 00			
					Birch	1 25	2 50	2 50			
					Basswood	1 10	2 50	2 50			
					Cedar Poles	1 10	1 50	1 50			
					30 ft. and less	05	25	25			
					31 ft. to 40 ft	05	25	50			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
May 20, 1940	July 30, 1941	Spragge Twp....	¼	Wm. Folz, Spragge, Ont.	Poplar Pulpwood.	05	25	40	61028		D-357
					Spruce Pulpwood.	05	25	1 40			
					Balsam Pulpwood	05	25	70			
Aug. 19, 1940	May 23, 1941	Idington Twp.	½	R. Forget, Opasatika, Ont.	Spruce Pulpwood.	03	20	1 40	81410		D-406
					Balsam Pulpwood	......	93	70			
June 14, 1940	Aug. 26, 1941	Machin Twp. ..	¼	Arthur Gauthier, Fauquier, Ont.	Spruce Pulpwood	01	15	1 40	31750		D-374
					Balsam Pulpwood	01	15	1 40			
Nov. 4, 1940	June 3, 1941	Nansen Twp....	½	Pierre Gauthier	Spruce Pulpwood	01	25	1 40	117405		D-445
					Balsam Pulpwood	......	95	70			
1800	Mar. 31, 1941	Sherwood Twp..	12	Golden Lake Lumber Co.,	All Species.......	Crown Dues only			1069		O-8-351
					Renfrew						
Sept. 16, 1940	Sept. 10, 1941	Chapman Twp..	¼	Good & Burbrigg Sundridge, Ont.	Hardwood.......	50	1 50	2 50	11641		D-418
					Hemlock........	......	1 00	1 50			
					Spruce..........	50	1 25	2 00			
					Hardwood Fuel..	......	25	50			
					Spruce Pulpwood.	......	35	1 40			
					Balsam Pulpwood	......	30	70			
					Cedar Poles......	25	+Dues				
Nov. 15, 1939	Oct. 3, 1941	Herschel Twp...	¾	W. Goodman, Bird's Creek, Ont.	Spruce Pulpwood.	20	......	1 40	7607		D-291
					Balsam Pulpwood	10	10	70			
					Poplar Pulpwood.	10	10	40			
June 20, 1940	Aug. 26, 1941	Tudor Twp.....	¼	Alex. Gordon, Bannockburn	Pine...........	......	5 00	2 50			D-393
					Cedar..........	......	2 50	1 50			
					Cedar Posts......	......	02	02			
					Spruce Pulpwood.	......	......	1 40			
					Balsam Pulpwood	......	20	70			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Previous to 1890	May 19, 1941	Awrey Twp.....	11¾	Geo. Gordon & Co., Cache Bay	All Species.......	Crown Dues only			32143		W-6-947
Apr. 20, 1921	May 19, 1941	Afton and Sheppard Twps.........	2	Geo. Gordon & Co., Cache Bay	R. and W. Pine . . R. and W. Pine Ties..........	....	18 00 20	2 50 10	32143		W-8-72
Dec. 22, 1927	May 19, 1941	MacBeth Twp. .	4	Geo. Gordon & Co., Cache Bay	R. and W. Pine . .	......	10 00	2 50	74116		W-8-487
Sept. 22, 1938	May 6, 1941	Haggart Twp....	2	Pierre Gueuremont, Strickland, Ont.	Spruce Pulpwood.	05	60	1 40	4120		
Oct. 29, 1928	Aug. 26, 1941	M-26, Kenora Dist.	2½	Frank Haksell, Ostersund, Ont.	R. and W. Pine . . Jackpine........ Spruce.......... Spruce Pulpwood.	1 00 1 00 1 00	7 50 5 50 6 00 10	2 50 2 50 2 00 1 40	10744	Permit to cut 100 cords Spruce at .10+1.40 Oct. 31, 1932 Ruling	W-8-572
1888-9	Nov. 24, 1941	Mayo Twp......	6	W. F. Hamlyn, London	All Species.......	Crown Dues only			37642 5054		B-6-293
Sept. 8, 1939	Feb. 3, 1942	Sifton Twp......	¼	Carman How, North Branch, Ont.	Jackpine Pulpwood..... Poplar Pulpwood. Spruce.......... Cedar Posts.....	....	10	40 40 1 40 02	23509		D-262

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Jan. 5, 1931	April 30, 1941	Williamson Twp.	1	Hawk Lake Sub., Cochrane	Spruce Spruce Pulpwood Balsam Pulpwood Fired Spruce and Balsam Pulpwood	30 06 06 06	4 00 50 1 20	2 00 1 40 70 1 00	61075		W-9-94
Feb. 14, 1936	Mar. 3, 1942	Hearst Twp.	½	Hill-Clark-Frances, New Liskeard	Spruce	3 00	4 00	2 00	10869		W-9-306
Oct. 22, 1885	Dec. 1, 1941	Mongowin Twp.	4¾	Hocken Lumber Company, Espanola	All Species	Crown Dues only			4311		W-7-33
1872	Dec. 1, 1941	Foster	1½	Hocken Lumber Company, Espanola	All Species	Crown Dues only			4311		W-7-200
1872	Dec. 1, 1941	Foster	4	Hocken Lumber Company, Espanola	All Species	Crown Dues only			4311		W-8-381
1872	Dec. 1, 1941	MacKinnon Twp.	½	Hocken Lumber Company, Espanola	....	......	......	......	4311		W-7-6
Nov. 18, 1940	June 11, 1941	Haycock Twp.	¼	J. W. Husack, Kenora	Spruce Pulpwood	1 40	......	1 40	24421		D-458
May 25, 1939	April 20, 1942	Bruton Twp.	5	Gordon Jones, Bancroft	Spruce Pulpwood Balsam Pulpwood	10 10	10 10	1 40 70	120533		D-244
Oct. 22, 1885	Dec. 2, 1941	Berth 7, 1885 N.S.L. Huron	63	Keenan Bros., Owen Sound	All Species	Crown Dues only			5511		W-7-279

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Oct. 22, 1885	Dec. 2, 1941	Berth 11, 1885..	28	Keenan Bros., Owen Sound	All Species.......	Crow	n Dues	only	5511		W-6-868
Aug. 19, 1937	June 27, 1941	Blain Twp......	¼	Joseph Labine, Maybrook	Spruce Pulpwood. Spruce Logs..... Jackpine Logs.... Poplar Pulpwood.	05 15 50 05	...... 5 00 3 50 10	1 40 2 00 2 50 40	95890		D-49
Jan. 21, 1936	May 30, 1941	Fowler Twp.....	1¾	J. Laukka and J. Wilson, Kaministiquia	Spruce Pulpwood. Balsam Pulpwood	05 05	....	1 40 70	8616a	O. in C. Dec. 10, 1936 Permit— Jackpine 7 50 Jackpine Ties 15 Birch 4 00 Birch Ties 10 Cedar Ties 12 Cedar Posts 05	W-9-286
Dec. 12, 1939	June 2, 1941	Idington Twp...	½	Eugene Levesque, Kapuskasing	Spruce Pulpwood Balsam Pulpwood	25	15 70	1 40 70	81410		D-309
Dec. 20, 1939	Feb. 6, 1941	Monteagle Twp.	½	Martin Bros. Lumber Co., Baptiste	Spruce.......... Cedar........... Spruce Pulpwood. Poplar Pulpwood.	35 30 30 15	3 50 1 50 10	2 00 1 50 1 40 40	27418		D-314
May 10, 1927	Oct. 29, 1941	Berth 46, Quetico Park.	17	J. A. Mathieu, Rainy Lake	Red & White Pine Jackpine........	....	8 50 3 50	2 50 2 50	69682		W-8-440
Nov. 29, 1939	Oct. 3, 1941	Land E. of Block 6A, T.B. R-439...	8	J. A. Mathieu, Rainy Lake	Jackpine Logs....	50	2 50	2 50	121640		D-297
Aug. 1, 1940	July 9, 1941	Area N. of Poo-Bah Lake, R-6 40.......	9	J. A. Mathieu, Rainy Lake	Red & White Pine Spruce..........	....	2 50 2 00	2 50 2 00	114399		D-396

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 12, 1940	July 9, 1941	R-740 (Upper Sturgeon Lake)	13	J. A. Mathieu, Rainy Lake	Red & White Pine	......	2 75	2 50	122840	R. & W. Pine on area adjoining Chatterton Lake Added at same Rates.	D-428
					Spruce	......	2 00	2 00			
Oct. 21, 1940	Oct. 7, 1941	R-840, Quetico Park	12	J. A. Mathieu, Rainy Lake	Red & White Pine	......	3 00	2 50	80748		D-439
					Spruce Pulpwood	......	10	1 40			
Oct. 16, 1939	May 28, 1941	McCowan Twp.	1	Joe Matko, Lowther	Spruce Pulpwood	31	20	1 40	109699		D-273
					Balsam Pulpwood	......	1 21	70			
June 6, 1940	June 3, 1941	Fox Twp.	¼	Albert Mercier, Novembega	Spruce Pulpwood	05	50	1 40	41527		D-368
					Balsam Pulpwood	05	50	1 40			
Oct. 14, 1940	July 9, 1941	Willison Twp.	½	N. E. Mortson, Kirkland Lake	Jackpine	05	5 00	2 50	33684		D-436
					Spruce	05	5 50	2 00			
Oct. 6, 1919 (Permit)	Nov. 7, 1941	Gibson Twp.	7½	McGibbon Lumber, Penetang	Pine	5 00	2 50	7 50	28225		W-9-441
					Hemlock	1 50	1 50	3 00			
					Basswood	50	2 50	3 00			
					Other Hardwoods	1 00	2 50	3 50			
Nov. 8, 1937	Feb. 22, 1941	Marquis Twp.	¼	D. C. McGugau, Hough Lake	Jackpine	2 00	3 00	2 50	46293		D-115
					Spruce	2 00	3 50	2 00			
					Spruce Pulpwood	......	......	1 40			
					Birch Pulpwood	05	20	50			
					Jackpine Pulpwood	05	20	25			
Nov. 8, 1937	May 21, 1941	Oakley Twp.	2¼	George McNeil, Muskoka Falls	Hardwood	1 00	3 00	2 50	6746a		D-96
					Hemlock	1 00	2 00	1 50			
					Spruce & Balsam	1 00	2 50	2 00			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Feb. 24, 1936	Nov. 13, 1941 (Cancelled)	Grenfell Twp.	¼	Donald McRae, New Liskeard	Jackpine	50	3 00	2 50	1443a		W-9-309
					Spruce		3 00	2 00			
					Poplar		1 00	2 00			
					Spruce Pulpwood		40	1 40			
					Poplar Pulpwood		10	40			
					Fuelwood		20	25			
Nov. 2, 1937	July 30, 1941	Malachi Twp.	3¾	John Norman, Rennie, Man.	Jackpine Ties	½	02	10	16093	Permit—L. Sept. 20, 1940. Spruce 14″ + up, 4 50 and 2 00.	D-99
					Spruce Pulpwood	05	05	1 40			
					Spruce 14″ & Up		4 50	2 00			
Oct. 21, 1940	April 20, 1942	Fauquier Twp.	½	Northern Traders, Ltd., Kapuskasing	Spruce Pulpwood		40	1 40	26805		D-438
					Balsam Pulpwood		1 10	70			
1912	Sept. 29, 1941	Berth G-32, East Park, Rainy River Dist	10	Ontario-Minnesota Pulp & Paper Co., Kenora	Red & White Pine		5 00	2 50	1956		W-7-405
					Jackpine		3 00	2 50			
					Spruce		3 00	2 00			
					Tamarac		3 00	2 00			
					Ties		03	10			
1912	Sept. 29, 1941	Berth K-6, Kenora Dist.	9½	Ontario-Minnesota Pulp & Paper Co., Kenora	Pine, Maple, Basswood, Oak		6 00	2 50	1956		W-7-418
					Poplar, Spruce		6 00	2 00			
					Hemlock, Larch, etc.		6 00	2 00			
					Ties		07	10			
1909	Sept. 29, 1941	G-23, West Part of Berth, Rainy River Dist.	17	Ontario-Minnesota Pulp & Paper Co., Kenora	Pine		4 75	2 50	1956		W-7-405
					Jackpine		3 50	2 50			
					Spruce		3 00	2 00			
					Tamarac		3 70	2 00			
					Ties		02½	10			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Nov. 4, 1935	July 30, 1941	Area North of Black Sturgeon	2	Joseph Peterson, Kenora	Spruce	50	3 00	2 00	9477a	Permit—June 23, 1937. Poplar Pulp, 40c. Permit—Mar. 15, 1938. Balsam Pulpwood, 70c. Permit—Dec. 23, 1935. Larch and Tree Tops, 40c. each.	W-9-256
					Jackpine	1 00	2 50	2 50			
					Spruce Pulpwood		40	1 40			
Nov. 22, 1922	Feb. 27, 1942	McTavish Twp.	1½	Pigeon Timber Co., Port Arthur	Spruce Pulpwood		2 00	80	16064		W-8-232
					Other Pulpwood		80	40			
					Fuelwood		15	25			
Nov. 26, 1923	Feb. 27, 1942	McTavish Twp.	2	Pigeon Timber Co., Port Arthur	Pine		10 00	2 50	16064		W-8-200
					Spruce, Poplar and Basswood		2 00	2 00			
					Other Timber		1 00	1 50			
					Spruce Pulpwood		2 71	80			
					Other Pulpwood		50	40			
					Railway Ties		20	10			
					Fuelwood			25			
Oct. 4, 1951 (O. in C.)	Feb. 27, 1942	Onion Lake Area, Thunder Bay Dist.	138¾	Pigeon Timber Co., Port Arthur	Pulpwood			50	16064		W-9-174
					Ties			15			
					Green Timber			1 40			
					Burnt and Fallen Timber			50			
Sept. 8, 1932 (O. in C.)	Feb. 27, 1942	N.E. and W. of Onion Lake Limit, Thunder Bay Dist.	214	Pigeon Timber Co., Port Arthur	Pulpwood			50	16064		W-9-175
					Ties			15			
					Green Timber			1 40			
					Burnt and Fallen Timber			50			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
July 20, 1940	Oct. 22, 1941	Eilber Twp.	¼	J. E. Plourde, Mattice	Spruce Pulpwood	11	30	1 40	25116	Permit—Nov. 26, 1940. To cut Pulpwood at same prices on E½ L. 16, Con. 8.	D-392
					Balsam Pulpwood	11	30	1 40			
Dec. 15, 1939	June 3, 1941	McCowan Twp.	¼	Joe Pohonka, Lowther	Spruce Pulpwood	20	10	1 40	109699		D-311
					Balsam Pulpwood	30	10	1 40			
Aug. 30, 1940	May 28, 1941	McCowan Twp., Pcl. 3	¼	Joe Pohonka, Lowther	Spruce Pulpwood	......	25	1 40	109699		D-413
					Balsam Pulpwood	......	95	70			
Dec. 17, 1917	Dec. 9, 1941	Sibley Twp.	63	Provincial Paper, Toronto	Basswood, Pine,						
					Maple, Oak	......	5 50	2 50	11217	Permit—June 3, 1937. Spruce and Norway Pine Poles, .20+Dues.	W-7-558
					Poplar, Spruce	......	5 50	2 00			
					Hemlock, Tamarac, etc.	......	5 50	2 00			
					Ties	......	05	10			
					Spruce Pulpwood	......	70	1 40			
					Balsam Pulpwood	......	70	70			
					Cedar Posts	......	04	02			
					Cedar Poles—						
					30′ and less	......	15	25			
					31′—40′	......	15	50			
					41′—50′	......	15	75			
					51′+	......	15	1 00			
					Permit for Spruce and Red Pine Poles	......	20	+Dues			
Jan. 30, 1939	Sept. 23, 1941	Master Twp.	½	Bemus Bros., Pembroke, Ont.	*Cedar Poles*—						
					30′ and less	35	25	25	87177		D-216
					31′—40′	50	50	50			
					41′—50′	50	75	75			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Dec. 9, 1940	July 30, 1941	Gurd Twp.	½	H. Beichstein, Trout Creek	Birch	50	3 00	2 50	61090		D-480
					Spruce & Balsam	50	2 50	2 00			
Jan. 20, 1941	Jan. 7, 1942	Himsworth Twp.	¼	R. Rowlandson, Powassan	White Pine	3 50	5 00	2 50	31324		D-490
Nov. 23, 1938	Nov. 29, 1941	Law Twp.	2	Jos. Sevigny, Jr., Temagami	Spruce	......	4 00	2 00	38329	L. May 25, 1938 for season of 1938-39 only Down Spruce... 50 2 00 Down Pine..... 2 50 Poles— 30′ & less. 10 25 31′—40′.. 20 50 41′—50′.. 35 75 5′ & over. 50 1 00 Posts.... 02 02	D-186
Oct. 31, 1938	Sept. 25, 1941	Savard Twp.	¼	Eugene Simon, Krugersdorf, Ont.	Spruce	......	4 00	2 00	18646		D-172
					Spruce Pulpwood	......	10	1 40			
Dec. 17, 1932	Nov. 14, 1941	Mellick and Reditt Twps.	3½	Simpson & Short, Minaki, Ont.	R. R. Ties	......	......	12¼	9477a	Totals including Dues White Pine... 18 50 Red Pine..... 16 50 Jackpine...... 13 50 Spruce....... 10 50 Other Timber. 8 00	W-8-202
					Spruce Pulpwood	......	......	1 10			
					Other Pulpwood	......	......	60			
					Fuelwood	......	......	40			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 12, 1938	July 9, 1941	Mafeking Twp.	¼	J. P. Skene, Oxdrift	Jackpine Ties	01	02	10	28507	Permit—L. Nov. 22, 1939. To cut low grade. J. P. from Tie Trees =2 00+2 50. Spruce 14" and up =4 00+2 00	D-155
					Spruce Pulpwood		05	1 40			
					Permit for J. P. from Tie Trees		2 00	2 50			
					Permit—Spruce 14" and up		4 00	2 00			
Nov. 10, 1936	Nov. 17, 1941	Olive Twp.	16	J. B. Smith & Sons, Toronto	Red and White Pine		5 50	2 50	109340		W-9-349
April 1, 1937	Oct. 1, 1941	Ballantyne Twp.	¼	Standard Chem., Toronto	Spruce Pulpwood		40	1 40	1137		D-2
					Balsam Pulpwood			70			
					Other Pulpwood			40			
July 30, 1940	Mar. 3, 1942	McCrea Twp.	¼	Lukaci Looma, Lowther, Ont.	Spruce Pulpwood	10	25	1 40	61271		D-398
					Balsam Pulpwood	10	25	1 40			
Jan. 4, 1940	May 6, 1941	Williamson Twp.	½	J. E. Trembley, Lepage, Ont.	Spruce Pulpwood		15	1 40	61075		D-323
					Balsam Pulpwood		45	70			
Nov. 4, 1940	Aug. 20, 1941	Pyne Twp.	¼	Wilfred Viau, Novembega	Spruce Pulpwood	02	15	1 40	80562		D-466
					Balsam Pulpwood		87	70			
Aug. 30, 1940	April 20, 1942	McCowan Twp.	¼	Narcisse Veilleux, Lowther, Ont.	Spruce Pulpwood	08	35	1 40	109699		D-411
					Balsam Pulpwood		1 13	70			
Dec. 9, 1938	Dec. 16, 1941	Blain Twp.	¼	A. Waareneu, Swastika	Spruce	75	4 00	2 00	95890		D-194
					White Pine		5 00	2 50			
					Jackpine		3 50	2 50			
					Spruce Pulpwood		10	1 40			

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 25, 1939	Dec. 16, 1941	Blain Twp.	¼	A. Waareneu, Swastika	Spruce	35	5 15	2 00	95890		D-264
					Jackpine	24	4 00	2 50			
					Spruce Pulpwood	05	05	1 40			
Oct. 15, 1924	Oct. 21, 1941	Limit N. of Potts Twp.	1	W. J. Whalen, Finland, Ont.	Red & White Pine	1 10	3 00	2 50	9161a		W-8-268
					Jackpine	60	2 00	2 50			
					Cedar, Tamarac, etc.	1 50	+Crown Dues				
					Cedar Poles 30′	15	......	25			
					31′—40′	15	......	50			
					41′—50′	15	......	75			
					51′+	15	......	1 00			
					Cedar Posts	......	01	02			
Oct. 28, 1937	May 13, 1941	Blount Twp.	1	A. E. Wicks, Cochrane	Spruce	90	3 50	2 00	42060		D-82
					Spruce Pulpwood	......	40	1 40			
Feb. 22, 1940	Nov. 24, 1941	Mulligan Twp.	½	Thos. Woollings, Englehart	Jackpine	1 00	5 00	2 50	23516		D-346
					Spruce	1 00	5 50	2 00			
					Spruce Pulpwood	......	10	1 40			

Total Area = 749¾ Sq. Miles more or less.

Total Area Abandoned	749¾ Square Miles
Total Area Sold	441¾ Square Miles
Area under Licenses Issued	11,871 Square Miles
Area under Licenses in Suspense	2,243 Square Miles
Total Area under License	14,114 Square Miles
No. of Licenses and Renewals Issued	923
No. of Licenses and Renewals Surrendered	111
No. of Licenses and Renewals in Suspense	150
No. of Licenses and Renewals in Force	1073

MEMORANDUM OF AGREEMENT dated this 22nd day of August, 1941.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests, for the Province of Ontario, hereinafter referred to as "the Crown"

OF THE FIRST PART

— and —

THE ONTARIO PAPER COMPANY LIMITED, hereinafter referred to as "the Company"

OF THE SECOND PART

WHEREAS the Company has erected and is operating a pulp and paper plant in the Town of Thorold, in the Province of Ontario, and in connection therewith has invested a very large sum of money in the said Province and affords employment to a large number of persons:

AND WHEREAS in the manufacture of its products the Company acquires a large supply of pulpwood from the Province of Ontario, which supply had previously been acquired largely from points outside the Province of Ontario;

AND WHEREAS it is deemed desirable in the interests of the Province and of the Company that the matters hereinafter provided for should be definitely determined and evidenced by this agreement;

AND WHEREAS the Company being a wholly-owned subsidiary of the Tribune Company, publisher of the Chicago Tribune (hereinafter called The Tribune) was incorporated in 1912 in Ontario and operates as a manufacturing department of The Tribune for the purpose of providing newsprint for The Tribune and its wholly-owned affiliates;

AND WHEREAS in accordance with a settled policy the Company has never produced newsprint for sale commercially but only for The Tribune and its wholly-owned affiliate, the News Syndicate Co., Inc.;

AND WHEREAS the position of the Company as a non-commercial mill not engaged or intending to engage in the manufacture of newsprint for sale commercially or for delivery directly or indirectly to any publisher other than its principal and wholly-owned affiliate above mentioned has hitherto been recognized by the Governments of Ontario and Quebec;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements hereinafter contained the parties hereto covenant and agree each with the other as follows:

1. The Company will not sell or supply, either directly or indirectly, newsprint to any person or company other than the above mentioned principal, The Tribune, or its wholly-owned affiliates and will not engage in the manufacture of newsprint for sale commercially or for delivery

directly or indirectly to any person or company other than the said principal or its wholly-owned affiliates.

2. The Company will not during the period covered by this agreement (without the consent in writing of the Minister of Lands and Forests for the time being) instal any new paper machines (other than to replace existing machines) in addition to those now installed in its mill at Thorold, Ontario.

3. In the event of the Company committing a deliberate breach of any of the terms hereof, the Minister may, after thirty days notice in writing to the Company at its Head Office, presently situated at Thorold, Ontario, declare this contract to be null and void. Provided that in the event of any difference between the parties as to whether any such breach had occurred the Company may within such thirty days period give notice in writing to the Minister that the matter shall be referred for trial to the Supreme Court of Ontario for a declaratory judgment that such breach has not occurred. In such event the onus shall be upon the Company to establish that the breach relied on has not occurred and the Minister shall not make the declaration above mentioned until the final adjudication of such matter by such court. The Company shall commence its proceedings in Court within ten days after giving such notice or failing so to do the Minister may proceed to make such declaration.

4. The Crown affirms the position of the Company as a non-commercial newsprint manufacturer and agrees that no requirements, directions or regulations will be imposed upon the Company for the period of this agreement requiring the Company to restrict its production insofar as that production is solely for the purpose of providing newsprint for its principal and its wholly-owned affiliates or any of them.

5. This agreement shall remain in effect until the 31st of May, 1958, and may thereafter be renewed by consent of the parties.

6. This agreement shall enure to the benefit of and be binding upon the parties hereto and upon their respective successors and assigns.

Signed, Sealed and Delivered
in the presence of
"F. A. MacDOUGALL"

"PAUL F. SWANSON"

Minister of Lands and Forests for
the Province of Ontario
"N. O. HIPEL"

The Ontario Paper Company Ltd.
"ARTHUR A. SCHMON"
President

"E. M. ANTRIM"
Secretary

(SEAL)
(THE ONTARIO
PAPER COMPANY
LIMITED)

THIS AGREEMENT, made this Ninth day of September, A.D. 1941,

BETWEEN:

HIS MAJESTY THE KING, represented by the Minister of Lands and Forests for the Province of Ontario, hereinafter referred to as the "Crown",

OF THE FIRST PART

— and —

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART

WHEREAS there are now vested in the Company all the rights conferred upon Saphronous A. Mundy and Elihu Stewart by a certain agreement dated the 9th day of February, 1918, between the Minister of Lands, Forests and Mines for the Province of Ontario and the said Saphronous A. Mundy and Elihu Stewart, to cut pulpwood and Pine Timber on the lands therein mentioned, as amended by various subsequent agreements with the Crown, for a term of twenty-one years from the First day of January, A.D. 1920 (subject to renewal as therein provided), which term has now expired;

AND WHEREAS there are also vested in the Company all the rights conferred upon Spruce Falls Company, Limited by an agreement dated the 5th day of January, 1926 between His Majesty the King, represented therein by the Minister of Lands and Forests for the Province of Ontario, and said Spruce Falls Company, Limited;

AND WHEREAS in performance of the obligations imposed by the said agreements the Company has erected and is operating a newsprint mill of an annual production capacity of approximately 200,000 tons and a sulphite pulp mill of an annual production capacity of approximately 85,000 tons at Kapuskasing, Ontario, and has plant far above its obligations and has further enlargements in contemplation;.

AND WHEREAS in recognition of the rights of renewal contained in the said Agreement, and to grant and assure unto the Company an adequate raw material supply, having regard to its present and future requirements, it is expedient that the cutting rights on the areas now held by the Company should be renewed, and that additional areas as hereinafter mentioned should be granted to the Company, and that the whole should be consolidated into a single concession agreement to extend for a uniform period of time upon the basis hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements on the part of the Company herein contained, and with the approval of the Lieutenant-Governor-in-Council, and subject to the terms and conditions hereof, the parties hereto agree as follows:

1. The Crown, pursuant to the Crown Timber Act, doth hereby grant to the Company for a period of twenty-one years from the First day of January, A.D. 1941 (subject to renewal as hereinafter provided) the right to cut and remove all species of timber on the areas described in Schedules "A" and "B" hereto annexed, which form part of this Agreement.

It is understood and agreed that if at any time during the said period of twenty-one years, or any renewal or renewals thereof as hereinafter provided for, the Minister is of the opinion that there is not sufficient pulpwood timber on the areas described in the Schedules hereto annexed to supply the Company with sufficient pulpwood to enable it to operate its plant as now existing or hereafter enlarged to its full capacity, the Minister will grant to the Company the right to cut pulpwood timber on other ungranted Crown lands, to be designated by him and to be situate as near as possible to the Town of Kapuskasing, on the same terms and conditions as are herein contained, save and except as to prices, which shall be fixed by the Minister.

2. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may now be in force or hereafter may be passed or enacted relative thereto, the following prices for timber cut, namely:

(a) As to timber cut for pulpwood purposes from the areas described in Schedule "A" hereto:

Spruce pulpwood—Crown dues plus a bonus of 35¢ a cord.
Balsam pulpwood—Crown dues plus a bonus of 55¢ a cord.
Other pulpwood —Crown dues plus a bonus of 55¢ a cord.

(b) As to timber cut for pulpwood purposes from the areas described in Schedule "B" hereto:
Spruce pulpwood—Crown dues plus a bonus of 65¢ a cord.
Balsam pulpwood—Crown dues plus a bonus of 50¢ a cord.
Other pulpwood —Crown dues plus a bonus of 10¢ a cord.

3. The Company shall provide employment during each year for a sufficient number of employees within or adjacent to the Town of Kapuskasing and in bush operations to assure the efficient operation of its pulp and paper mills.

4. The Company covenants and agrees that on or before the First day of May, A.D. 1942, it will erect in the vicinity of Fauquier, Ontario, or at such other location as the Minister may approve, a sawmill or sawmills having a minimum capacity of 50,000 feet, board measure, per diem.

As security for the due performance of its obligation to erect the said sawmill the Company shall on or before the First day of October, A.D. 1941 lodge with the Department of Lands and Forests its corporate bond in the penal sum of One Hundred Thousand Dollars ($100,000.00), and in the event of the Company failing to erect said sawmill the Crown shall be entitled to enforce the said bond against the Company, and in addition the Company shall forfeit the rights herein granted to it of cutting and utilizing the large-sized timber on the areas described in the Schedules hereto annexed for sawmill purposes, but such default shall not prejudice the cutting rights of the Company for pulpwood timber on the said areas to be used in the operation of its pulp and paper mills.

5. On or before the First day of October, A.D. 1941 the Company shall deposit in the Department of Lands and Forests a bond or bonds of a Guarantee Company in favour of His Majesty in the penal sum of One Hundred Thousand Dollars ($100,000.00), or such other security as may be satisfactory to the Minister for the due performance by the Company of its obligations hereunder, save and except those imposed by paragraph 4 hereof.

6. Whenever in the opinion of the Minister there is timber large enough to be used for purposes other than pulpwood on the areas herein described, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing. All timber cut into logs shall be manufactured into lumber or other products in the Province of Ontario to the satisfaction of the Minister, provided that where to the extent and in the opinion of the Minister such class of timber is not required or being used by the Company the Minister may offer such timber for sale by public competition or otherwise dispose of it, having regard for market requirements.

7. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

8. All pulpwood cut by the Company under this Agreement shall be manufactured into newsprint, pulp, or other finished product of pulp at the Company's plant situated at Kapuskasing, Ontario.

9. It is distinctly understood and agreed that only the right to cut timber as aforesaid is granted to the Company, and not the soil and freehold in the areas described in the Schedules hereto annexed, nor is any interest therein demised to the Company except insofar as may be necessary to cut and remove the timber thereon.

10. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

(a) the Crown reserves and excepts from the lands above described the right of way of any and all railway or travelled roads, islands, Indian reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitled the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedules hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.

(b) All water powers and privileges on the said areas or territory are reserved to the Crown.

(c) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

11. The Company shall, within five years from the date hereof, file in the Department of Lands and Forests a plan or scheme in detail prepared by the said Company providing for the placing of its supply of pulpwood on a sustained yield basis.

12. The Company shall apply to and get the permission in writing of the Minister at least Sixty (60) days prior to the commencement of its operations for the area within said territory on which the cutting shall take place, and the Company shall not be entitled to cut in the said territory on areas other than those designated in such permission. At the end of each season's operations, and on or before the First day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

13. The Minister shall, in and by the written permission provided for in the preceding paragraph hereof, designate the kind or kinds of timber to be cut on the areas covered by such permission, and the Company shall cut all merchantable wood and timber so designated on such area in such manner as the Minister may from time to time direct.

14. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of $6.40 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded from time to time by insects or disease, and shall furnish the Minister with such information as it has been able to obtain, as often as the Minister may require.

15. Pulpwood taken out in 4 ft. or 8 ft. lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis, and such 100 cubic feet shall constitute a cord. Arrangements may be made, with the approval of the Minister, whereby lengths of 8 feet may be measured, returned and paid for on the same basis as lengths over 8 feet.

16. It is distinctly understood and agreed that the Crown does not guarantee any quantity of wood on the areas described in the Schedules hereto annexed, or upon any other areas which may be granted to the Company pursuant hereto.

17. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown timber Regulations, and payment shall be made for such wood and timber not later than the First day of October in each year, and the Government shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts due and payable on the First day of October which remain unpaid after the 31st day of October in the same year interest at the rate of 1% per month shall be charged until paid, calculated from the First day of October.

18. The Minister, or such officer or officers of the Crown as he may designate, shall have the right to inspect the timber operations on the allotted territory at any time he may deem it advisable, or in the public interest, so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

19. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

20. All slash made about camps, along tote roads, railroads or any other areas which constitute a serious fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

21. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

22. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

23. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions herein set forth to the satisfaction of the Minister, it shall be entitled to a renewal hereof for a further term of twenty-one years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of such renewal the Company shall have in all respects fully performed the terms and conditions herein set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects, and if it shall then appear to the Minister desirable in the public interest to continue and maintain the operation of the said plant, the Minister shall grant to the Company a further renewal or renewals of this Agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

24. The Crown Timber Act and amendments thereto, and all other Acts and regulations of general application relating to the cutting, measuring, removing and driving of timber off and from Crown lands, shall be applicable to the operations of the Company, and shall be binding upon and enure to the Company as fully and effectually as if they had been set forth herein. Provided always that nothing contained in such Acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this Agreement.

25. The Company shall route all its freight both incoming and outgoing over the line of the Temiskaming and Northern Ontario Railway Commission whenever as favourable rates can be obtained by routing such freight by or over that line as by any other route.

26. As required by the Minister, upon reasonable notice, the Company will at the market price from time to time furnish to Canadian Publishers each month such a proportion of the output of the paper mill as shall be demanded by the Minister; provided, however, that the Company shall not be required to so furnish more than fifteen percent from time to time of its total output.

27. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by the Industrial Standards Act or such other statutory enactments in that behalf as now or may hereafter be in force.

28. It is agreed that upon the Company depositing in the Department of Lands and Forests the bonds or other security as required by paragraphs numbered four and five hereof, the Minister shall cause any bond or bonds, corporate or guarantee company, held as security for the performance of obligations under the agreement made with Saphronous A. Mundy and Elihu Stewart dated the 9th day of February, 1918, as subsequently amended, and of obligations under the agreement made with Spruce Falls Company, Limited dated the 5th day of January, A.D. 1926, to be cancelled and the parties to such bond or bonds to be released from liability thereunder.

29. As and from the First day of January, A.D. 1941 this Agreement shall supersede all cutting authorities heretofore made or issued by the Crown and held by the Company in respect of the areas and the types and classes of timber covered by this Agreement, without limiting the liability of the Company to the Crown to pay all Crown dues or other charges incurred in respect thereof prior to the said date.

30. In the event of the Company at any time making default under the terms of this Agreement, the Minister may give notice in writing to the Company, which shall be sent to it by registered post addressed to it at Toronto, Ontario, stating the default complained of and requiring the Company to make good such default, and if, at the expiration of ninety days from the date of such notice, the default complained of has not been made good, the Minister may forthwith declare the rights of the Company under this Agreement forfeited.

Provided, however, that any default or delay on the part of the Company in the performance or observance of any of the terms and provisions of this Agreement occasioned in whole or in part through extended interruption to power supply, strikes, fire, tempest, war, action by princes or sovereign states, act of God, or other cause beyond the control of the Company, shall not be or be deemed to be a default on the part of the Company under this Agreement;

Provided further that the Minister shall be entitled to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

31. In this Agreement "Minister" shall mean the Minister of Lands and Forests.

32. The Company hereby covenants and agrees to and with the Crown to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

33. The decision of the Minister as to the true intent and meaning of this Agreement shall be final and binding upon the Company.

34. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed this Agreement the day and year first above written.

Signed, Sealed and Delivered in the presence of: "J. B. METZLER" as to the Minister of Lands and Forests.	"N. O. HIPEL" (seal) Minister of Lands and Forests.
"R. W. S. JOHNSTON" as to Spruce Falls Power and Paper Company Limited.	Spruce Falls Power and Paper Company, Limited. By: "F. J. SENSENBRENNER" *President.* And: (seal) "GEO. BARBER" *Secretary.*

This is Schedule "A" referred to in the Agreement made between His Majesty the King and Spruce Falls Power and Paper Company, Limited dated the Ninth day of September, A.D. 1941.

Firstly: All and singular the Townships of Curney, Teetzel, Torrance, Pearce, Nixon, and Neely in the District of Cochrane, said to contain 486 square miles, more or less.

Secondly: All and singular the Townships of Shearer, Parnell, Cumming, Fergus, Ecclestone, Cargill, Sulman, and Swanson, in the District of Cochrane; the Townships of Opazatika, Bourinot, Shanly, Usnac, Oscar, Concobar, Radisson, Maude and Allenby, in the District of Algoma; said to contain 1254 square miles, more or less.

Thirdly: Parts of the Township of O'Brien in the District of Cochrane, more particularly described as follows:

Being composed of Lots Numbers 1 to 29 inclusive in the 1st, 2nd, 3rd, 4th, 5th and 6th Concessions of the said Township, containing an area of 16,633 acres, more or less.

ALSO Lots Numbers 1 to 10 inclusive in the 13th, 14th, 15th and 16th Concessions, and Lots Numbers 1 to 20 inclusive in the 17th and 18th Concessions, containing an area of 7,402 acres, more or less.

ALSO Lots Numbers 26 to 29 inclusive in the 17th and 18th Concessions, containing 692 acres, more or less.

Making a total area of 24,727 acres, more or less.

Which said three parcels comprise the areas originally granted to Saphronous A. Mundy and Elihu Stewart, pursuant to a certain Agreement dated the 9th day of February, 1918 and to certain subsequent amending agreements, and assigned to Spruce Falls Power and Paper Company, Limited.

Fourthly: All and Singular the Townships of Mons, Amundsen, Davin, Lougheed, Abbott and Cromlech, in the District of Algoma; the Townships of Lincoln, Paul, Alcorn and Collins in the District of Sudbury, and the south part of the Township of Owens, being composed of Lots 1 to 29 inclusive, in Concessions I to VIII inclusive, and Lots 13 to 29 inclusive, in Concession IX, all in the said Township of Owens, in the District of Cochrane; containing in all 688 and ½ square miles, more or less.

Which Fourth Parcel is granted to Spruce Falls Power and Paper Company, Limited under and pursuant to the terms and provisions of the within Agreement.

This is Schedule "B" referred to in the Agreement made between His Majesty the King and Spruce Falls Power and Paper Company, Limited dated the Ninth day of September, A.D. 1941.

Firstly: All and Singular the Townships of Clouston, Buchan, Wadsworth, Lisgar, Seaton, Fenton, Staples, Casselman, Slack, Griffin, Watson, Poulett, Hicks, Stringer, MacVicar, Carmichael, Ford, Oke, Aitken, Fortune, Guilfoyle, Boyle, Bradley, Harzon, Mowbray, Hopkins, Cockshutt, Howells, Clay, Tucker, Beardmore, Hurdman, Agate, Marceau, Sheldon, Traill, and the West one-half of the Township of Adanac, all in the District of Cochrane, containing 2827 square miles, more or less;

Which said first parcel comprises the areas originally granted to Spruce Falls Company, Limited, pursuant to a certain agreement dated the 5th day of January, 1926, and assigned to Spruce Falls Power and Paper Company, Limited.

Secondly: All and Singular the Townships of Melrose and Reeves, in the District of Sudbury, the Township of Strachan, the South half of the Township of Burritt and the South Half of Weichel, in the District of Cochrane, containing 324 square miles, more or less.

Which second parcel is granted to Spruce Falls Power and Papef Company, Limited under and pursuant to the terms and provisions or the within Agreement.

MEMORANDUM OF AGREEMENT dated this 23rd day of October, A.D. 1941.

BETWEEN:

HIS MAJESTY THE KING, as represented by the Minister of Lands and Forests for the Province of Ontario, hereinafter referred to as "the Crown",

OF THE FIRST PART

— and —

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter referred to as "the Company",

OF THE SECOND PART

WHEREAS the Company has erected and is operating a pulp and paper plant in the Town of Kapuskasing in the Province of Ontario, and in connection therewith has invested a very large sum of money in the said Province and affords employment to a large number of persons;

AND WHEREAS in the manufacture of its products the Company requires a large supply of pulpwood, which has been assured to it under the provisions of a certain Agreement dated the 9th day of September, A.D. 1941;

AND WHEREAS The New York Times Company contributed a substantial portion of the capital required to erect and develop the said pulp and paper plant;

AND WHEREAS the Company has engaged to supply to The New York Times Company, its successors and assigns, its entire requirements of newsprint, which constitute the major portion of the output of newsprint of the Company, and to that extent the Company has not sold and does not intend to sell newsprint in the open market:

AND WHEREAS to the extent that the Company has engaged to supply to The New York Times Company, its successors and assigns, its entire requirements of newsprint, the position of the Company as a non-commercial mill has hitherto been recognized by the Government of Ontario;

AND WHEREAS it is deemed desirable in the interests of the Province and of the Company that the matters hereinafter provided for should be definitely determined and evidenced by this Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements hereinafter contained the parties hereto covenant and agree each with the other as follows:

1. To the extent to which the Company is engaged to supply the entire requirements of newsprint of the New York Times Company, its successors and assigns, as aforesaid, the Company agrees that it will not sell or supply newsprint either directly or indirectly to any other person or Company.

2. The Company will not during the period covered by this Agreement (without the consent in writing of the Minister of Lands and Forests for the Province of Ontario) install any new paper machine, other than to replace existing machines, in addition to those now installed in its mill at Kapuskasing, Ontario.

3. In the event of the Company committing a deliberate breach of any of the terms hereof, the Minister may, after thirty days notice in writing to the Company at its Head Office, presently situate at Toronto, Ontario, declare this contract to be null and void. Provided that in the event of any difference between the parties as to whether any such breach had occurred the Company may within such thirty day period give notice in writing to the Minister and the matter shall be referred for trial to the Supreme Court of Ontario for a declaratory judgment that such breach has not occurred. In such event the onus shall be upon the Company to establish that the breach relied on has not occurred and the Minister shall not make the declaration above mentioned until the final adjudication of such matter by such court. The Company shall commence its proceedings in Court within ten days after giving such notice or failing so to do the Minister may proceed to make such declaration.

4. The Crown affirms the position of the Company as a non-commercial newsprint manufacturer to the extent to which the Company is engaged to supply the entire requirements of newsprint of The New York Times Company, its successors and assigns as aforesaid, and agrees that to that extent only no requirements, directions or regulations will be imposed upon the Company for the period of this Agreement requiring the Company to restrict its production of newsprint.

5. This Agreement shall remain in effect until the First day of January, A.D. 1962, and may thereafter be renewed by the consent of the parties.

6. This Agreement shall enure to the benefit of and be binding upon the parties hereto and upon their respective successors and assigns.

Signed, Sealed and Delivered
in the presence of:
"F. A. MacDOUGALL"

"R. W. S. JOHNSON"
as to Spruce Falls Power and
Paper Company, Limited.

(seal)
"N. O. HIPEL"
Minister of Lands and Forests
for the Province of Ontario.

Spruce Falls Power and Paper
Company, Limited.

By: "GEO. BARBER"
Secretary-Treasurer.

And: "J. S. D. TORY"
Assistant-Secretary.
(seal)

MEMORANDUM OF AGREEMENT dated this 18th day of February, A.D., 1942.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests for the Province of Ontario, hereinafter called the "CROWN"

OF THE FIRST PART

— and —

BROMPTON PULP & PAPER COMPANY, LIMITED, hereinafter called the "COMPANY"

OF THE SECOND PART

WHEREAS the Company proposes to engage in the manufacture of chemical pulp in the Province of Ontario and for such purpose will eventually require pulpwood in an estimated amount of 175,000 cords per annum;

AND WHEREAS the Company has become the assignee of a certain Agreement made the 3rd day of March, A.D. 1937 between His Majesty the King and Lake Sulphite Pulp Company, Limited whereby the Crown granted to the said Lake Sulphite Pulp Company, Limited the right to cut and remove the pulpwood on certain areas therein described upon the terms and conditions therein set forth;

AND WHEREAS the Company has also become entitled to the benefit of a certain Agreement made between His Majesty the King and Nipigon Corporation, Limited dated the 30th day of January, A.D. 1926;

AND WHEREAS the aforesaid two Agreements were amended by Agreement dated the 24th day of July, A.D. 1937, made between His Majesty the King, Lake Sulphite Pulp Company, Limited and the said Nipigon Corporation, Limited;

AND WHEREAS the Company and the Crown have mutually agreed that the above recited Agreements should be superseded by a new Agreement upon the terms and conditions as hereinafter set forth;

NOW THEREFORE THIS INDENTURE WITNESSETH that in consideration of the covenants and agreements on the part of the Company herein contained, the Crown, with the approval of the Lieutenant-Governor-in-Council, and subject to the terms and conditions hereof, doth grant to the Company for a period of twenty-one years from the 18th day of February, A.D. 1942, the right to cut and remove the timber in and upon the areas described in Schedule "A" hereto, which forms part of this Agreement.

1. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein con-

tained and subject to such other conditions, orders and regulations as may be passed or made in relation thereto, the following rates or timber cut—

Spruce pulpwood	$1.32½	per cord
Balsam pulpwood	.70¢	per cord
Banksian or Jack Pine pulpwood	.40¢	per cord
Other pulpwood	.40¢	per cord

Sawlog or other timber at such prices as the Minister, subject to the provisions of paragraph numbered 10 hereof, may from time to time determine.

IT IS UNDERSTOOD AND AGREED that the rates for pulpwood as above set out shall not be increased and that no bonus is to be charged by the Crown or paid by the Company. In the event of the Crown reducing its dues on spruce pulpwood below $1.32½ per cord and/or on balsam pulpwood below .70¢ per cord and/or on banksian or other pulpwood below .40¢ per cord, the Company shall be given the benefit of such reduction and during the period such reduction is in force shall pay for pulpwood cut under this agreement the Crown dues reduced as aforesaid.

2. On or before the 1st day of June, A.D. 1942, the Company will commence work on construction, erection and installation or completion of a pulp mill for the production of chemical sulphate pulp at Red Rock, Ontario, or at such other place in the District of Thunder Bay as the Minister may approve, having an initial capacity of approximately 200 tons of pulp per diem, and on or before the 1st day of June, A.D. 1943, the Company agrees that it will have completed and placed in operation the said pulp mill, and will have expended in the completion thereof and in the necessary equipment and appurtenances thereto approximately $2,500,000 of lawful money of Canada or so much thereof as may be necessary to completely equip an efficient mill of the said capacity.

3. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit with the Crown the sum of $50,000 of lawful money of Canada, or Bearer Bonds of the Dominion of Canada or of the Province of Ontario having a face value of $50,000 in lieu thereof, and in addition shall deposit in the Department of Lands and Forests a bond or bonds of a Guarantee Company in favour of His Majesty in the penal sum of $100,000, or such other security as may be satisfactory to the Minister for the due performance by the Company of its obligations hereunder. Upon the completion of the pulp mill as provided for in paragraph 2 hereof the cash or bonds to the amounts of $50,000 deposited as aforesaid shall be applied on account of charges for timber and other charges as the same accrue in the course of the Company's operation.

4. In the event of the Company at any time making default under the terms of this Agreement, the Minister may give notice in writing to the Company, which shall be sent to it by registered post addressed to it at 820 Sun Life Building, Montreal, Quebec, stating the default complained of and requiring the Company to make good such default, and if at the expiration of six months from the date of such notice the default complained of has not been made good, the Minister may declare the rights of the Company under this Agreement forfeited and thereupon the said

deposit shall be forfeited and become the absolute property of the Crown and this Agreement shall be terminated.

PROVIDED, however, that any default or delay on the part of the Company in the performance or observance of any of the terms and provisions of this Agreement occasioned in whole or in part through extended interruption to power supply, strikes, fire, sabotage, tempest, war, action by princes or sovereign states, act of God, or other cause beyond the control of the Company shall not be or be deemed to be a default on the part of the Company under this Agreement;

PROVIDED FURTHER that the Minister shall be entitled to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

5. IT IS DISTINCTLY UNDERSTOOD that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

(a) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitled or will entitle the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the areas described in the Schedule hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;

(b) all water powers and privileges on the said areas or territory are reserved to the Crown;

(c) the Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

6. The Company shall, within five years from the date hereof, file in the Department of Lands and Forests a working plan prepared by the said Company providing for the placing of its supply of pulpwood on a sustained yield basis.

7. The Company shall apply to and get the permission in writing of the Minister at least sixty days prior to the commencement of its operations for the area within such territory on which the cutting shall take place and the Company shall not be entitled to cut in the said terri-

tory on areas other than those designated in such permission, provided, however, that the Minister shall not be entitled by withholding permission to prevent the Company from cutting the estimated amount of pulpwood required by it annually as aforesaid. At the end of each season's operations and on or before the 1st day of June in each and every year the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season and the kinds and quantities of wood and timber taken therefrom.

8. The Minister shall, in and by the written permission provided for in the preceding paragraph hereof, designate the kind or kinds of timber to be cut on the areas covered by such permission, and the Company shall cut all merchantable wood and timber so designated on such areas in such manner as the Minister may from time to time direct.

9. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require and shall pay in advance an annual charge for fire protection of $6.40 per square mile upon 3,000 square miles. It is agreed that no charges for fire protection shall be payable by the Company from the date of this Agreement to the 31st of March, A.D. 1944, and that such charges shall be first levied for the year commencing the 1st day of April, A.D. 1944. In the event of the Company failing to pay the said charges within one month after the same become due, interest at the rate of six per cent per annum will be charged thereon until paid. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded by insects or disease and shall furnish the Minister with such information as it has been able to obtain as often as the Minister may require.

10. It is understood that the Minister may require the Company to produce in any year standard sawlogs in an amount not exceeding the quantity available in the area in which the Company is cutting during such year and in no event exceeding 150,000 per annum, said sawlogs to be delivered by the Company to such purchaser as the Minister in writing shall direct. The price to be paid to the Company shall be as mutually agreed upon between the Company and the purchaser and in the event of their failing to agree, the Minister shall fix the price of such sawlogs, taking into consideration all reasonable costs of producing the same.

It is further understood and agreed that all sawlogs taken off the areas of the Company in any year by any timber operator other than the Company shall be deducted from the number of sawlogs required to be produced by the Company in the same year as aforesaid.

11. It is understood and agreed that if at the expiration of five years from the date of this Agreement it is established to the satisfaction of the Minister that there is not sufficient pulpwood on the area hereby granted to the Company to permit the cutting of 175,000 cords of pulpwood annually on a sustained yield basis, the Crown will enlarge the areas of the Company to permit such a cutting on such a basis.

In the event of it becoming necessary for the Crown to make available to the Company additional areas or additional pulpwood, the Company may, at its option, require such additional areas or such additional pulpwood to be allocated or supplied respectively, so far as it is practicable for the Crown so to do, from the Long Lac Concession, provided, however, that the additional pulpwood to be so supplied from such Concession shall not exceed 25,000 cords in any one year.

12. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

13. It is distinctly understood that the Crown does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut and remove wood and timber sufficient to enable the Company to operate its mill continuously to its full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for, on such areas within said territory or within any other territory as from time to time may be designated by the Minister, pursuant and subject to the terms and conditions herein contained, and subject to such further conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

14. It is understood and agreed that the Company shall pay in advance the sum of $1,500.00 annually in satisfaction of all ground rent which may be payable in respect of the areas granted under this Agreement, such sum to become due and be payable on or before the first day of April in each year. In the event of the Company failing to pay the said ground rent within one month after the due date, interest at the rate of six per cent per annum shall be charged thereon until paid. It is agreed that such sum shall be first levied for the year commencing the first day of April, A.D. 1944.

15. Proper sworn returns of the quantity of pulpwood and other timber cut each season shall be made to the Crown in conformity with the Crown timber regulations, and payment shall be made for such wood and timber not later than the 1st day of October in each year, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts due and payable on the 1st day of October which remain unpaid after the 31st day of October in the same year, interest at the rate of six per cent per annum shall be charged until paid, calculated from the 1st day of October.

16. The Minister, or any officer or officers of the Department of Lands and Forests shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber

on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

17. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

18. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

19. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood and in making such purchases the Company shall be deemed to be performing to an extent based upon the amount of pulpwood so purchased the obligations imposed on it by paragraph numbered 27 hereof.

20. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

21. The Company is granted under this agreement no right to the soil of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

22. If, upon the termination of said period of twenty-one years, the Company shall have fully performed the obligations imposed upon it as herein set forth, it shall be entitled at its option to an extension of its rights under this Agreement for a further period of twenty-one years at such prices and upon such terms and conditions as may then be fixed by the Minister.

23. The Manufacturing Conditions of the Crown Timber Act shall be binding upon the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

24. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

25. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement, and of any renewal or extension thereof, for the driving of pulpwood or timber and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of pulpwood or timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and

in pursuance of the Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45 and Regulations made thereunder.

26. It is agreed that the Company shall be entitled to carry out the cutting and driving of timber either by its own employees or by contractors or jobbers.

27. The Company undertakes and agrees that, subject to the provisions of paragraph numbered 4 hereof, it will during normal times afford employment in connection with its woods operations and mill operations either directly or indirectly to approximately 500 employees for six months in each and every year during the term of this Agreement.

28. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by the Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

29. It is mutually understood and agreed that the Crown will not grant cutting rights to any other Party for any kind or class of timber on the areas herein described during the currency of this Agreement or any renewal or renewals thereof and further that the Crown will forthwith terminate the rights of any other Party to operate on the areas herein described for any kind or class of timber where such rights to operate have been granted by the Crown. PROVIDED that if the Crown is unable to terminate the rights of the Party or Parties presently operating as aforesaid on Areas 4 and 9A described in the said Schedule within one year from the date thereof, the Company may at any time within ten (10) years thereafter request the Crown to substitute other areas therefor and if no such request is received by the Crown from the Company within the said period the said two areas shall be deemed to have been accepted by the Company as part of the concession areas.

It is further understood and agreed that the cutting rights hereby granted to the Company on the areas described in the said Schedule are subject to any rights granted to any Third Party or Parties to operate for timber to which either Lake Sulphite Pulp Company Limited or Nipigon Corporation Limited agreed prior to the Receivership of Lake Sulphite Pulp Company Limited.

Notwithstanding the provisions of paragraph numbered 11 hereof, it is further understood and agreed between the Parties hereto that with respect to Areas Numbered 8 and 10 described in the said Schedule, the Company may, within five (5) years from the date hereof, notify the Crown that the same are not suitable for its purposes, in which event the Crown agrees to substitute other areas for the two areas aforesaid. If no such notice is given to the Crown by the Company within the said period, such areas shall be deemed to have been accepted by the Company as part of the concession areas.

30. It is mutually understood and agreed between the Parties that as and from the date of these presents the Agreement made between the Crown and Lake Sulphite Pulp Company, Limited dated the 3rd day of March, A.D. 1937, and the Agreement made between the Crown and Nipi-

gon Corporation, Limited dated the 30th day of January, A.D. 1926, and the Agreement made between the Crown, Lake Sulphite Pulp Company, Limited and Nipigon Corporation Limited dated the 24th day of July, 1937, amending the aforesaid two Agreements, shall be at an end, and the Crown hereby releases the Company and the said Lake Sulphite Pulp Company, Limited and Nipigon Corporation, Limited in respect of any and all of the obligations imposed under the terms of the said Agreements.

31. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

32. In case of any disagreement as to the true intent and meaning of this Agreement the same shall be referred to arbitration by a single arbitrator under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109 and the award of such arbitrator shall be final and binding.

33. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

34. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the consent of the Minister.

IN WITNESS WHEREOF the Parties hereto have executed these presents the day and year above written.

Signed, Sealed and Delivered	The Department of Lands and Forests, Province of Ontario
in the presence of:	
J. B. METZLER	N. O. HIPEL *Minister*
A. McCANN	Brompton Pulp & Paper Company Limited R. W. STEELE *Vice-President*
	L. A. TUCKER *Secretary*

This is SCHEDULE "A" referred to in the Agreement between the Crown and Brompton Pulp & Paper Company Limited, dated the 18th day of February, 1942.

ALL AND SINGULAR the areas situate, lying and being in the District of Thunder Bay and Province of Ontario, more particularly described as follows:

1. COMMENCING at a point on the high water mark of the north shore of Lake Superior, said point being the southwest angle of the Pic River pulp and timber limit as shown on a plan of Survey made by M. E. Crouch, Ontario Land Surveyor, dated the 2nd day of August, 1919 of

record in the Department of Lands and Forests for Ontario as Number P. 122; THENCE northerly along the west boundary of said limit a distance of 23 miles more or less to the north-west angle thereof; THENCE northerly a distance of 8 miles along the production northerly of the west boundary of the said limit to a point east astronomically from a point on the east limit of the Nipigon Provincial Forest distant 8 miles from the southeast angle of the said Provincial Forest; THENCE east astronomically a distance of 15 miles; THENCE south astronomically a distance of 32 miles more or less to the high water mark on the north shore of Lake Superior; THENCE westerly following said high water mark to the place of commencement, containing 495 square miles, more or less.

2. COMMENCING AT THE POINT of intersection of the production easterly of the north boundary of the Township of Nipigon and the production southerly of the east boundary of the Township of Ledger; THENCE north along the production southerly of the east boundary of the Township of Ledger to the southeast angle of the said Township; THENCE east astronomically along the south boundary of the Nipigon Provincial Forest, a distance of 17 miles; THENCE south astronomically a distance of 16 and ½ miles, more or less, to the high water mark on the north shore of Nipigon Bay; THENCE westerly along said high water mark to the mouth of the Jackfish River; THENCE northerly along the centre line of the said River to a point due east of the point of commencement; THENCE due west to the said point of commencement containing 215 square miles more or less.

2A. COMMENCING at the southeast angle of the previously described parcel 2; THENCE northerly along the east boundary of said parcel 2 to the southerly boundary of the Nipigon Provincial Forest; THENCE easterly along the said southerly boundary of the said Provincial Forest, a distance of 5 miles more or less to the southeast angle of the said Provincial Forest; THENCE north along the east boundary of the said Provincial Forest, a distance of 8 miles; THENCE east astronomically a distance of 12 and ½ miles more or less to the production southerly of the east boundary of Legault Township; THENCE southerly a distance of 5 miles along the said production; THENCE southwesterly a distance of 16 miles more or less to the point of intersection of the production southerly of the east boundary of the Nipigon Provincial Forest and the production easterly of the Northern boundary of Township 91; THENCE south astronomically a distance of 13 and ½ miles more or less to the high water mark of Nipigon Bay; THENCE westerly along the said high water mark to the point of commencement containing 212 square miles more or less.

3. BEING COMPOSED of the Townships of Booth, Purdom and Ledger, containing an area of 150 square miles more or less.

4. COMMENCING at the Southwest angle of the Township of Barbara; THENCE easterly along the southerly boundary of the Townships of Barbara, Meader and Pifher to the southeast angle of the Township of Pifher, a distance of 15 miles more or less; THENCE northerly along the east boundary of the Township of Pifher to the northeast angle thereof, a distance of 6 miles more or less; THENCE along the production northerly of the east boundary of the Township of Pifher, a distance of 8

miles; THENCE west astronomically to the high water mark on the shore of Lake Nipigon, a distance of 10 miles more or less; THENCE southerly along the shore of the said Lake to the point of commencement, containing 205 square miles more or less.

5. COMMENCING at the northwest angle of the Township of Hipel; THENCE southerly along the west boundaries of the Townships of Hipel and Colter to the southwest angle of the said Township of Colter, a distance of 12 miles more or less; THENCE along the production southerly of the west boundary of the Township of Colter, a distance of 16 miles; THENCE northeasterly a distance of 20 miles more or less to the southeast angle of the Township of Lindsley; THENCE north along the east boundary of the Townships of Lindsley and Kirby to the northeast angle of the Township of Kirby; THENCE west along the north boundary of the Townships of Kirby and the Township of Hipel, a distance of 12 miles more or less to the point of commencement containing an area of 240 square miles more or less.

6. The area bounded on the north by the south limit of the right of way of the Canadian National Railway, on the west by Kenna Creek, on the south by Lake Nipigon and Ombabika Bay, on the east by a road running in a southwesterly direction from Minataree Station on the Canadian National Railway to the high water mark on the shore of Ombabika Bay, containing 143 square miles more or less.

7. COMMENCING at the point of intersection of the southerly limit of the right of way of the Canadian National Railways with the west limit of the Nipigon Provincial Forest; THENCE southerly along the said west limit of the said Provincial Forest to a point 31 miles north of a base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE east astronomically to the high water mark on the shore of Lake Nipigon; THENCE northerly along the said high water mark to the mouth of Kenna Creek; THENCE northerly along the west limit of Kenna Creek to the south limit of the right of way of the Canadian National Railways; THENCE westerly along the said south limit to the point of commencement containing 178 square miles more or less.

7A. COMMENCING at a point on the west limit of the Nipigon Provincial Forest distant 31 miles north of the base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE south to a point 20 miles north of the said base line; THENCE east astronomically to the high water mark on the shore of Lake Nipigon; THENCE northerly along the said high water mark to a point east astronomically from the point of commencement; THENCE west astronomically to the point of commencement containing 185 square miles more or less.

8. COMMENCING at a point on the west limit of the Nipigon Provincial Forest distant 20 miles north of the base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE west astronomically a distance of 25 miles; THENCE north astronomically to the south limit of the right of way of the Canadian National Railways; THENCE easterly along the said south limit to the west limit of the Nipigon Provincial Forest; THENCE southerly along the said west limit to the point of commencement containing 476 square miles more or less.

9. COMMENCING at the high water mark on the east shore of Nipigon Lake at a point west astronomically from Jackpine Station on the Canadian National Railways; THENCE southerly along the said high water mark of Lake Nipigon, Pijitawabik Bay and Orient Bay to the southernmost point of said Orient Bay; THENCE following along the westerly limit of the right of way of the Canadian National Railways to the North limit of the Township of Ledger; THENCE east along the said north limit of the said Township to the northeast angle thereof; THENCE south along the east limit of the said Township to the southeast angle thereof; THENCE east along the south limit of the Nipigon Provincial Forest to the southeast angle thereof; THENCE north along the east limit of the said Provincial Forest, a distance of 8 miles; THENCE east astronomically to the production southerly of the east limit of the Township of Legault; THENCE north along the said production to the southeast angle of the Township of Legault; THENCE north along the east limit of the Township of Legault to the south limit of the right of way of the Canadian National Railways; THENCE westerly along the said south limit of the said right of way to Jackpine Station; THENCE west astronomically to the point of commencement containing 1183 square miles more or less but reserving from the foregoing described area that portion reserved to P. A. Legrow under timber license dated the 11th day of March, 1940.

9A. COMMENCING at the point on the north limit of the Township of Purdom, intersected by the high water mark on the east bank of the Nipigon River; THENCE northerly along the said high water mark to Lake Nipigon; THENCE easterly following the high water mark along the shore of Lake Nipigon to Pijitawabik Bay; THENCE southerly along the high water mark on the westerly shore of the said Bay and of Orient Bay to the southernmost point of the said Orient Bay; THENCE following along the westerly limit of the right of way of the Canadian National Railways to the north limit of the Township of Ledger; THENCE westerly along the said north limit of the said Township and the north limit of the Township of Purdom to the point of commencement containing 90 square miles more or less.

10. BEING all that part of the Nipigon Provincial Forest bounded on the north by the Township of Ledger and on the west by the high water mark of Helen Lake, containing 47 square miles more or less.

RESERVING from the foregoing described areas, the rights of way of all Railways, the rights of way of all Highways, all Indian Reserves, all Townsites and all Water Power Reserves.

THIS AGREEMENT, made this Nineteenth day of February, A.D. 1942,

BETWEEN:

HIS MAJESTY THE KING in the right of the Province of Ontario as represented by the Honourable the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART,

—and—

NORTHERN PAPER MILLS, LIMITED, hereinafter called the "Company",

OF THE SECOND PART.

WHEREAS the Company for the past fifteen years has been carrying on the business of cutting and peeling pulpwood for exportation to the United States of America, where its output has been supplied to its parent Company, Northern Paper Mills, carrying on the manufacture of toilet tissue, towels and napkins at Green Bay, Wisconsin;

AND WHEREAS the Company has made expenditures for logging railroads, camps and equipment representing an investment in excess of One Hundred Thousand Dollars ($100,000.00) in the Province of Ontario;

AND WHEREAS the Company annually has afforded employment for 500 men on an average in its bush operations, and in addition has purchased every year a large quantity of pulpwood from the settlers in Ontario;

AND WHEREAS the Company has applied to the Crown to be permitted to cut pulpwood on the Township of Talbot, in the District of Algoma, and it has been deemed advisable and in the public interest to grant cutting rights upon the said Township upon the terms and conditions herein contained;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council and subject to the terms and conditions hereof, doth grant to the Company for a period ending the Thirty-first day of December, A.D. 1946 the right to cut and remove for export pulpwood on and from the Township of Talbot in the District of Algoma.

1. The Company shall pay to the Treasurer of the Province of Ontario for all pulpwood cut on the said Township under the terms hereof the sum of $2.25 per cord, inclusive of Crown dues, bonus and export levy. Before commencing operations in any year the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the value of the pulpwood proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for pulpwood cut during any operating season shall be paid on or before the First day of October in the calendar year in which such pulpwood is scaled and a return thereof is made to the Department of Lands and Forests, and in any event prior to the exportation of such pulpwood.

2. The Company shall cut a minimum of 25,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 40,000 cords of pulpwood in any season. The Company shall file in the Department of Lands and Forests a complete operating plan for the term granted hereunder which shall be satisfactory to the Minister, and before commencing operations in any season shall give such particulars as the Minister may require as to the proposed operation and shall obtain the consent in writing of the Minister to proceed with such operation.

3. The Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 81 square miles, commencing on the First day of April, A.D. 1942.

4. Pulpwood taken out in four or eight-foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

5. It is agreed that the Company will furnish fifteen (15) per centum of the pulpwood cut by it from the said Township during any operating season, at the prevailing market price in the area, for domestic use, as the Minister shall direct.

6. In addition to any pulpwood supplied under the provisions of Paragraph 5 hereof, the Company, upon notice being given to it by the Minister at least 90 days prior to the commencement of any operating season, shall cut during such season an additional quantity of Spruce and Balsam pulpwood, not exceeding 10,000 cords, for domestic use, and such pulpwood shall be delivered as the Minister shall direct. The price to be paid to the Company by the purchaser shall be as mutually agreed upon, and, in the event of a disagreement, shall be the current market price applicable in the area and in the year in which the said pulpwood is required to be delivered.

7. The Company covenants and agrees that it will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

8. The Crown agrees that it will permit the exportation of the balance, if any, of pulpwood remaining in Ontario at the expiration of this Agreement which has been cut by the Company under the terms hereof.

9. It is distinctly understood that the Crown does not guarantee any quantity of wood on the area hereby granted to the Company.

10. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of 6% per annum.

11. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the pulpwood operations on the allotted territory at any time. If such inspection shall show that

the pulpwood operations are carried on in such a way that any merchantable or valued pulpwood timber which should be removed is being left or destroyed, the Minister shall have the right to have the said pulpwood timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the pulpwood timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

12. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

13. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

14. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

15. The Company is granted under this Agreement no right to the soil of the said areas or to the use thereof, except as may be necessary for cutting and removing the said pulpwood timber as aforesaid, and operations incidental thereto.

16. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of pulpwood timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

17. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of pulpwood, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of pulpwood. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of pulpwood shall be carried out subject to and in pursuance of the Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45, and Regulations made thereunder.

18. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by the Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may

upon 60 days' notice in writing given to the Company at its Head Office, at Coppell, Ontario declare the rights of the Company hereunder forfeited and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

20. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

21. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

22. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood, save and except for the use of the Company, without the consent in writing of the Minister.

23. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by a single arbitrator under the Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrator shall be final and binding.

24. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

25. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

26. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:

"J. B. METZLER"
as to Hon. N. O. Hipel.
"HELEN JINCKSON."
"B. F. FRISGUE."

"N. O. HIPEL."
(SEAL)
Minister of Lands and Forests.

NORTHERN PAPER MILLS, LIMITED.
By: "R. B. HANSEN."
President.
And: "A. K. McNAUGHTON."
Secretary.

REPORT

of the

INSPECTOR OF LEGAL OFFICES

ONTARIO

1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1943

ONTARIO

TORONTO
Printed and Published by T. E. Bowman
Printer to the King's Most Excellent Majesty
1943

To The Honourable Albert Matthews,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1942.

G. D. Conant,
Attorney-General

Toronto, March 24th, 1943

Report
of the
Inspector of Legal Offices
Ontario, 1942

Parliament Buildings,
Toronto, Ontario

THE HONOURABLE G. D. CONANT, K.C.,
Attorney-General of the Province of Ontario.

SIR:

I have the honour to present my report as Inspector of Legal Offices for the year ending 31st December, 1942.

During most of the year Mr. H. R. Polson, Senior Assistant Inspector, acted as Magistrate in the County of Waterloo and was able to utilize only a small portion of his time in looking after his duties as Assistant Inspector. As a result, more work and responsibility were thrown on Mr. H. C. Moore and Messrs. J. H. Dignam and F. J. Reddin, the Auditors. In this connection these gentlemen took on their added responsibilities with particular care, and I am sure that the work of the office generally has maintained its proper standard. Mr. Polson was appointed Magistrate at Kitchener permanently as of the first of this year, and will be a credit to the Bench. He is to be congratulated on his deserved promotion, and all our good wishes go with him.

As has been the custom, Mr. Moore visited substantially all of the Land Titles and Registry Offices during the year, and spent a particularly useful time in northwestern Ontario, assisting the various Local Masters of Title there. Messrs. Dignam and Reddin, as has been the practice, have made an audit and inspection of all the legal offices in the Province, except a few small Division Court offices.

It has been my privilege to visit a great many offices in different parts of the Province during the year, and I have found invariably that the officials in these different offices have been zealous in the performance of their duties and in their desire to co-operate with the public to the fullest extent.

It is very gratifying to state at this time that there have been very few complaints against any of the officials administering the various court offices in the Province, and, in fact, such few as arose were more questions of disagreement with rulings than complaints.

The following is the total revenue collected by the legal offices of the Province and the disposition of such money:

TOTAL REVENUE COLLECTED DURING 1942
LEGAL OFFICES, PROVINCE OF ONTARIO

Magistrates' Fines	$ 286,507.79
Magistrates' Fees	27,982.99
(The above amounts do not include statutory amounts paid to municipalities, nor fines and fees paid direct by Magistrates to the Federal Government and to the Inspectors under The Liquor Control Act.)	
Registrars of Deeds and Local Masters of Titles, Fees	46,578.12
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax	371,336.01
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees	174,289.80
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps	389,179.10
Crown Attorneys and Clerks of the Peace, Fees	43,919.95
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail	2,534.05
Sheriffs' Fees	39,909.28
Division Court Clerks' and Bailiffs' Fees	35,946.97
Miscellaneous Revenue	6,957.25
	$1,425,141.31

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department	$ 664,626.20
Amount Paid Direct to Treasury Department in Land Transfer Tax	371,336.01
Amount Paid Direct to Treasury Department in Purchase of Law Stamps	389,179.10
	$1,425,141.31

Amount Paid to Inspector of Legal Offices and Transferred to the Treasury Department, Afterwards Transferred by Journal Entry to Other Departments of the Government, as follows:	
Department of Highways	$ 99,464.13
Department of Game and Fisheries	11,718.52
	$ 111,182.65

It must be noted that the volume of fees remitted to the Treasury is not as large as last year, although the volume in land transfer tax increased to a very considerable extent. Magistrates' fines and fees have been reduced, owing to gasoline restrictions, and court fees have decreased in volume, owing to various government regulations and restrictions on purchasing goods.

I attach hereto the schedules and statements in reference to the specific details of the offices and administration:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of Judicial Offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., County and District Court Clerks and Surrogate Registrars, Crown Attorneys and Clerks of the Peace.
3. Financial Statement representing Local Masters of Titles and Registrars of Deeds.
4. Financial Statement respecting Magistrates.
5. Statement *re* Juvenile Courts.
6. Statement *re* Division Court Clerks and Bailiffs.
7. Appointments.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

HUGH H. DONALD,
Inspector of Legal Offices

Statements

and

Appointments

ANNUAL REPORT FOR YEAR 1942, SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	13,038
2. Number of Notices of Application for Guardianship Received and Certificates Issued.	59
3. Number of Caveats Filed.	71
4. Number of Searches in Office Paid for Other than by Surrogate Registrars	201
5. Number of Deeds of Election Filed	4
6. Total Number of Supreme Court Orders Filed	22
7. Total Fees for 1942	$7,122.80

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31st OF DECEMBER, 1942

SENIOR REGISTRAR'S BRANCH

Number of writs or summons issued (of which 36 were concurrent writs)	2,219
Actions entered in procedure book, commenced by writs issued during the year 1942	1,796
Actions entered in procedure book, transferred from county court during 1942	25
Actions entered in procedure book, commenced by writ during previous years	50
Actions entered in procedure book otherwise than by writs	125
Records passed	1,228
Writs of execution, *fi. fa.*, issued	272
Writs of execution, renewals, alias and pluries	287
Actions entered for trial with jury	174
Actions entered for trial without jury	989
Amount of jury fees paid City Treasurer	$522.00
Court orders	3,264
Mechanics' lien orders entered	145
Attorney-General orders entered	147
Fiats entered	525
Change of names filed	163
Judgments after trial, etc.	378
Judgments by default, mortgage actions	213
Judgments by default, ordinary actions	90
Judgments *nisi* signed	676
Judgments absolute signed.	634
Judgments in mechanics' liens	21
Judgments in respect of writs issued, year 1937	3
Judgments in respect of writs issued, year 1938	10
Judgments in respect of writs issued, year 1939	36
Judgments in respect of writs issued, year 1940	94
Judgments in respect of writs issued, year 1941.	892
Judgments in respect of writs issued, year 1942	964
Interlocutory judgments signed	5
Total judgments entered	2,016
Amount recovered on judgments, exclusive of costs.	$1,712,974.96
Amount of taxed costs (including disbursements on judgments of all kinds)	$64,908.95
Fees paid in law stamps in Registrar's Office	$34,682.50
Fees paid in law stamps in Appellate Division	$1,219.70

IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL) REPORT FOR THE YEAR ENDING 31st DECEMBER, 1942

1.	Number of Criminal Appeals set down, of which 91 were heard and disposed of, and 6 not made ready	97
2.	Number of Criminal Appeals heard and disposed of, of which 15 were set down in 1941 and 91 in 1942	106
3.	Number of Criminal Applications "in writing" for leave to appeal refused	84
4.	Number of Civil Appeals set down	316
5.	Number of Civil Appeals heard and disposed of, of which 41 were set down in 1941 and 193 in 1942	235
6.	Number of Appeals standing for judgment as of 31st December, 1942	nil
7.	Number of Court Motions heard and disposed of	25
8.	Number of Appeals in which written reasons for judgment were given	95

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dismissed	Varied	New Trial Directed	Total
By Attorney-General for Ontario	.	3	5	1	9
By Accused	19	44	23	10	96

CIVIL

	Allowed	Dismissed	Varied	New Trial Directed	Settled	Total
Supreme Court Trial or Single Judge	23	76	7	11	2	119
County or District Court	22	49	3	9	1	84
Division Court	9	22	1	..	..	32

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE, AND TAXING OFFICE, FOR YEAR ENDING 31st DECEMBER, 1942

Master and Assistant Master (References)	$ 593.20
Mechanics' Liens	187.00
Mortgage References	1,030.10
Taxing Officers' Fees	1,104.20
	$2,914.50

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSE-MENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE
ALGOMA:			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Sault Ste. Marie.	Sheriff	R. E. Stone	7,668.73	2,847.65	10,516.38	4,903.37	2,765.36	
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. H. McDonald					1,000.00	
	Local Master	do		8.60	8.60			
	Crown Attorney	W. S. Maguire	5,464.98		5,464.98	1,201.57	4,131.71	131.70
	Clerk of the Peace	do						
BRANT:								
Brantford	Sheriff	C. S. Tapscott	11,715.81	6,623.90	18,339.71	5,170.78	4,200.00	2,345.03
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	D. J. Cowan					1,000.00	
	Local Master	A. D. Hardy		61.60	61.60			
	Crown Attorney	E. R. Reid *(Act'g)*	4,530.11		4,530.11	1,078.23	3,451.88	
	Clerk of the Peace	do						
BRUCE:								
Walkerton	Sheriff	H. A. McGillivray	7,258.48	4,491.70	11,750.18	3,524.99	3,733.49	
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	W. G. Owens					1,000.00	
	Local Master	do		12.40	12.40			
	Crown Attorney	J. W. Freeborn	4,491.32		4,491.32	183.13	4,154.09	154.10
	Clerk of the Peace	do						
CARLETON:								
Ottawa	Sheriff	S. Crooks	9,663.77		9,663.77	4,031.24	4,466.27	1,166.26
	Local Registrar	W. G. Pugsley *(a)*	4,851.19	68.70	4,919.89	2,953.09	3,145.91	
	Local Master	do						
	County Court Clerk	C. L. Bray	19,324.94	14,228.50	33,553.44	8,963.47	4,200.00	10,361.47
	Surrogate Registrar	do						
	Surrogate Judge	E. J. Daly					1,000.00	
	Crown Attorney	R. Mercier *(b)*		Fees commuted at $5,500.00 per annum.				
	Clerk of the Peace	do						

COCHRANE: Cochrane	Sheriff	J. D. Mackay	6,218.45		6,218.45	2,440.13	3,778.32	
	Local Registrar	W. L. Warrell	3,420.15	1,772.00	5,192.15	1,104.92	2,315.23	
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	R. A. Danis					1,000.00	
	Local Master	do		48.40	48.40			
	Crown Attorney	S. A. Caldbick		Fees	commuted at	$3,500.00 per	annum.	
	Clerk of the Peace	do						
	Ass't Crown Attorney	J. A. A. Duranceau	2,078.78		2,078.78	347.17	1,731.61	
	Ass't Clerk of the Peace	do						
DUFFERIN: Orangeville	Sheriff	T. K. Slack	3,942.48	1,507.90	5,450.38	1,733.59	2,208.89	
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	W. T. Robb					1,000.00	
	Local Master	do		24.40	24.40			
	Crown Attorney	R. D. Evans		Fees	commuted at	$1,270.00 per	annum.	
	Clerk of the Peace	do						
ELGIN: St. Thomas	Sheriff	I. D. Cameron	8,871.19	5,391.30	14,262.49	2,607.38	3,937.50	2,326.31
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	D. C. Ross					1,000.00	
	Local Master	do		16.00	16.00			
	Crown Attorney	E. W. Haines	3,223.80		3,223.80	906.17	2,217.63	
	Clerk of the Peace	do						
ESSEX: Windsor	Sheriff	A. A. Marentette	10,375.15		10,375.15	6,579.14	3,796.01	
	Local Registrar	A. A. MacKinnon	14,464.93	9,882.55	24,347.48	5,727.52	4,410.00	4,327.41
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. J. Coughlin					1,000.00	
	Local Master	A. C. Bell (*Act'g*)	524.30		524.30	8.78	515.52	
	Crown Attorney	J. S. Allen		Fees	commuted at	$6,000.00 per	annum.	
	Clerk of the Peace	do						
	Ass't Crown Attorney	R. J. DesRosiers						

(*a*) W. G. Pugsley appointed by Order-in-Council 2nd Oct., 1942; F. A. Magee died 19th June; G. R. McLennan acted in the interval. Figures shown are for the whole year.

(*b*) R. Mercier's salary increased to $5,500.00 from 1st Sept., 1942.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Cont'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE
FRONTENAC:			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Kingston	Sheriff	F. R. M. Davies (*a*)	1,112.88		1,112.88	412.16	656.25	11.62
	do	C. H. Wood (*Act'g*)						
	Local Registrar	C. H. Wood	5,771.20	670.60	7,441.80	1,705.24	3,500.00	565.96
	County Court Clerk	do						
	Surrogate Registrar	H. E. Richardson	3,875.20	3,554.75	7,429.95	388.00	2,940.00	547.20
	Surrogate Judge	J. C. Reynolds					1,000.00	
	Local Master	do		13.10	13.10			
	Crown Attorney	T. J. Rigney	5,569.76		5,569.76	927.62	4,321.07	321.07
	Clerk of the Peace	do						
GREY:								
Owen Sound	Sheriff	R. G. Benedict (*Act'g*)	9,673.24	5,739.65	15,412.89	1,650.52	2,220.00	4,122.72
	Local Registrar	Miss L. M. Brown (*Act'g*)					1,680.00	
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	G. W. Morley					1,000.00	
	Local Master	do		92.80	92.80			
	Crown Attorney	J. F. P. Birnie	4,293.81		4,293.81	1,102.58	3,191.23	
	Clerk of the Peace	do						
HALDIMAND:								
Cayuga	Sheriff	R. F. Miller	4,460.16	2,086.65	6,546.81	1,759.30	2,625.00	75.86
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	W. S. West					1,000.00	
	Local Master	do						
	Crown Attorney	H. Arrell	3,271.40		3,271.40	865.18	2,406.22	
	Clerk of the Peace	do						
HALTON:								
Milton	Sheriff	W. J. L. Hampshire	7,051.25	3,530.00	10,581.25	3,572.70	2,625.00	853.55
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	W. N. Munro					1,000.00	
	Local Master	do		34.40	34.40			
	Crown Attorney	W. I. Dick	2,736.44		2,736.44	416.44	2,320.00	
	Clerk of the Peace	do						

HASTINGS: Belleville	Sheriff	J. D. O'Flynn	9,765.17	3,794.20	13,559.30	4,235.63	4,200.00	1,329.54
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. C. A. Cameron					1,000.00	
	Local Master	W. C. Mikel	297.50		297.50		297.50	
	Crown Attorney	B. C. Donnan	9,936.38		9,936.38	3,197.56	4,842.36	1,896.46
	Clerk of the Peace	do						
HURON: Goderich	Sheriff	W. Nelson Hill	10,686.49	5,721.95	15,808.44	3,698.86	3,150.00	3,837.63
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	T. M. Costello					1,000.00	
	Local Master	do						
	Crown Attorney	D. E. Holmes	4,832.19		4.832.19	1,060.27	3,771.92	
	Clerk of the Peace	do						
KENORA: Kenora	Sheriff	L. D. MacCallum	2,915.01		2,915.01	184.82	2,730.19	
	Local Registrar	E. Appleton	2,392.20	957.65	3,349.85	590.72	1,801.48	
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. C. Popham					1,000.00	
	Local Master	do						
	Crown Attorney	L. A. McLennan	2,693.73		2,693.73	995.08	1,698.65	
	Clerk of the Peace	do						
KENT: Chatham	Sheriff	E. W. Hardey	3,688.85		3,688.85	1,944.12	1,744.73	
	Local Registrar	D. E. Douglas	8,888.58	7,418.15	16,306.73	3,015.68	3,937.50	1,935.49
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	H. E. Grosch (*b*)					1,000.00	
	Local Master	do		51.20	51.20			
	Crown Attorney	A. D. Bell	7,144.05		7,144.05	1,837.60	4,576.62	729.83
	Clerk of the Peace	do						

(*a*) F. R. M. Davies absent on military service from 20th Apr., 1942; C. H. Wood acting.

(*b*) H. E. Grosch appointed Surrogate Judge and Local Master by Order-in-Council 28th May, 1943; appointment as Local Master revoked by Order-in-Council 22nd Dec., 1942.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province
LAMBTON:			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Sarnia	Sheriff	A. J. Johnston	2,958.65		2,958.65	374.46	2,584.19	
	Local Registrar	D. S. Whyte	5,842.09	5,686.40	11,528.49	1,479.06	3,704.17	658.86
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	M. A. Miller					1,000.00	
	Local Master	do		23.40	23.40			
	Crown Attorney	H. M. Taylor		Fees	commuted at	$3,500.00 per	annum.	
	Clerk of the Peace	do						
LANARK:								
Perth	Sheriff	G. R. McLennan (*a*)	5,192.18	2,785.00	7,977.18	1,972.17	2,998.22	221.79
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	F. W. Wilson					1,000.00	
	Local Master	do		24.10	24.10			
	Crown Attorney	W. W. Pollock		Fees	commuted at	$2,500.00 per	annum.	
	Clerk of the Peace	do						
LEEDS AND GRENVILLE:								
Brockville	Sheriff	R. J. Gill	9,367.22	5,090.30	14,457.52	5,779.46	3,150.00	437.76
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	M. B. Tudhope					1,000.00	
	Local Master	do		37.30	37.30			
	Crown Attorney	H. Atkinson	4,023.94		4,023.94	786.78	3,237.16	
	Clerk of the Peace	do						
LENNOX AND ADDINGTON:								
Napanee	Sheriff	J. L. Haycock	4,732.70	1,774.75	6,507.45	1,189.70	2,825.00	718.00
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. E. Madden					1,000.00	
	Local Master	do		36.40	36.40			
	Crown Attorney	K. S. Ham	2,622.71		2,622.71	533.66	2,089.05	
	Clerk of the Peace	do						

LINCOLN:								
St. Catharines.	Sheriff	F. J. Graves	5,125.87		5,125.87	1,320.90	3,552.49	252.48
	Local Registrar	E. J. Lovelace	7,998.45	5,540.75	13,539.20	2,344.88	3,937.50	1,716.07
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. G. S. Stanbury					1,000.00	
	Local Master	do		54.30	54.30			
	Crown Attorney	E. H. Lancaster	4,009.98		4,009.98	1,074.43	2,935.55	
	Clerk of the Peace	do						
MANITOULIN:								
Gore Bay	Sheriff	W. I. Wagg	1,179.14	661.00	1,840.14	1,309.58	1,500.00	
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	A. B. Currey					1,000.00	
	Local Master	do						
	Crown Attorney	W. F. McRae	2,213.53		2,213.53	450.00	1,763.53	
	Clerk of the Peace	do						
MIDDLESEX:								
London	Sheriff	D. A. Graham	7,055.11		7,055.11	3,083.48	3,971.63	
	Local Registrar	G. H. Tennent	17,937.10	14,970.80	32,907.90	8,000.66	4,725.00	5,211.44
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	Joseph Wearing					1,000.00	
	Local Master	Judge A. A. Ingram		117.30	117.30		1,000.00	
	Crown Attorney	N. F. Newton (*b*)	8,549.45		8,549.45	2,804.07	5,745.38	1,059.03
	Clerk of the Peace	do						
MUSKOKA:								
Bracebridge	Sheriff	C. S. Salmon	3,023.80	1,392.65	4,416.45	912.37	2,100.00	11.43
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. A. Wright					1,000.00	
	Local Master	do		26.20	26.20			
	Crown Attorney	E. W. Clairmont	2,969.64		2,969.64	667.55	2,302.09	
	Clerk of the Peace	do						

(*a*) G. R. McLennan appointed by Order-in-Council 20th May, 1942; J. S. L. McNeely having died 11th Apr., 1942; W. W. Pollock acted in the interval. Figures shown are for the whole year.

(*b*) N. F. Newton resigned 23rd Oct., 1942; C. C. Savage appointed 1st Dec., 1942; T. W. Gibson acted in the interval. Figures shown are for the whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
NIPISSING: North Bay	Sheriff	A. B. Girard	5,943.48	2,903.35	8,846.83	2,481.19	3,150.00	312.29
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. A. S. Plouffe					1,000.00	
	Local Master	do		19.90	19.90			
	Crown Attorney	E. A. Tilley	4,867.33		4,867.33	1,322.86	3,544.86	
	Clerk of the Peace	do						
NORFOLK: Simcoe	Sheriff	W. H. Mason	7,162.52	3,842.45	11,004.97	3,956.98	2,940.00	265.54
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. S. Livermore (*a*)					1,000.00	
	Local Master	do		6.20	6.20			
	Crown Attorney	W. E. Kelly		Fees	commuted at	$3,400.00 per	annum.	
	Clerk of the Peace	do	680.55		680.55	1.50	679.05	
	do	E. R. Read (*Act'g*)*						
NORTHUMBERLAND AND DURHAM: Cobourg	Sheriff	J. T. Field	10,007.31	5,270.55	15,277.86	4,232.61	4,200.00	1,574.70
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. C. M. German (*b*)					1,000.00	
	Local Master	do		35.60	35.60			
	Crown Attorney	H. R. Deyman	5,406.46		5,406.46	1,525.11	3,881.35	
	Clerk of the Peace	do						
ONTARIO: Whitby	Sheriff	H. Bascom	10,596.09	4,665.70	15,261.79	5,168.55	4,200.00	1,227.54
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	D. B. Coleman					1,000.00	
	Local Master	do		23.50	23.50			
	Crown Attorney	A. F. Annis	7,544.52		7,544.52	1,515.18	4,753.67	1,275.67
	Clerk of the Peace	do						

OXFORD:								
Woodstock	Sheriff	C. E. Sutherland	9,958.99	5,878.80	15,837.79	4,564.97	4,200.00	1,194.02
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	F. E. Perrin					1,000.00	
	Local Master	do		39.10	39.10			
	Crown Attorney	Craig McKay	4,228.61		4,228.61	811.72	3,416.89	
	Clerk of the Peace	do						
PARRY SOUND:								
Parry Sound	Sheriff	J. E. Armstrong	2,905.99		2,905.99	1,145.41	1,760.58	
	Local Registrar	W. R. Dixon	1,984.28	1,007.75	2,992.03	93.40	1,890.00	.88
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. B. Moon					1,000.00	
	Local Master	do						
	Crown Attorney	H. E. Stone (*c*)	2,241.96		2,241.96	281.75	1,960.21	
	Clerk of the Peace	do						
PEEL:								
Brampton	Sheriff	F. S. Hutchinson	2,934.68		2,934.68	1,320.13	575.00	1,039.55
	Local Registrar	A. H. Milner	5,021.80	4,158.95	9,180.75	978.05	2,520.00	1,523.75
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	A. Cochrane					1,000.00	
	Local Master	do		33.90	33.90			
	Crown Attorney	A. G. Davis	4,355.31		4,355.31	598.00	3,757.31	
	Clerk of the Peace	do						
PERTH:								
Stratford	Sheriff	H. D. Lang	9,738.42	5,942.75	15,681.17	4,672.19	3,937.50	1,128.73
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	do		60.60	60.60			
	Surrogate Judge	J. L. Killoran					1,000.00	
	Crown Attorney	W. E. Goodwin	4,602.63		4,602.63	865.71	3,736.92	
	Clerk of the Peace	do						

(*a*) E. S. Livermore appointed by Order-in-Council 13th Oct., 1942; Judge Boles having died 21st June, 1942.

(*b*) J. C. M. German appointed by Order-in-Council 28th May, 1942; Judge O'Connor having died 11th May, 1942.

(*c*) Figures shown are for the whole year; F. C. Powell acted during illness of H. E. Stone.

* E. R. Read acted during the illness of W. E. Kelly and received the earnings of the office for that period.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province
PETERBOROUGH:			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Peterborough	Sheriff	F. J. A. Hall (*Act'g*)	8,930 23	3,768.45	12,698.68	2,814.95	915.00	3,308.28
	Local Registrar	Mrs. M. M. Stevenson					1,890.00	
	County Court Clerk	do (*Act'g*)						
	Surrogate Registrar	do						
	Surrogate Judge	S. L. Smoke					1,000.00	
	Local Master	O. A. Langley	185.75		185.75	21.04	164.71	
	Crown Attorney	V. J. McElderry	4,651.58		4,651.58	631.56	4,010.01	10.01
	Clerk of the Peace	do						
PRESCOTT AND RUSSELL: L'Orignal	Sheriff	A. Landriault	6,137.80	1,779.85	7,917.65	2,842.76	3,150.00	145.04
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	A. Constantineau					1,000.00	
	Local Master	do		5.70	5.70			
	Crown Attorney	C. W. A. Marion	3,828.98		3,828.98	1,100.00	2,728.98	
	Clerk of the Peace	do						
PRINCE EDWARD: Picton	Sheriff	A. E. Bowerman	3,278.70	1,231.20	4,509.90	941.17	2,337.53	
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. H. McLean					1,000.00	
	Local Master	do		15.50	15.50			
	Crown Attorney	W. S. Lane (*Act'g*)	2,223.09		2,223.09	260.00	1,963.09	
	Clerk of the Peace	do						
RAINY RIVER: Fort Frances	Sheriff	C. L. Sundin	2,817.67	529.70	3,347.37	1,107.96	1,709.71	
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	D. R. Byers					1,000.00	
	Local Master	do		26.50	26.50			
	Crown Attorney	N. L. Croome	1,808.50		1,808.50	691.08	1,117.42	
	Clerk of the Peace	do						

RENFREW: Pembroke	Sheriff	A. G. Brown (*Act'g*) (*a*)	3,101.59		3,101.59	517.13	2,584.46	
	Local Registrar	J. A. Howard (*Act'g*)	3,449.24	2,450.95	5,900.19	1,022.11	2,362.44	64.69
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. T. Mulcahy					1,000.00	
	Local Master	do		12.00	12.00			
	Crown Attorney	H. B. Johnson	3,979.03		3,979.03	826.43	3,152.60	
	Clerk of the Peace	do						
SIMCOE: Barrie	Sheriff	E. C. Drury	5,406.75	352.50	5,759.25	3,314.21	2,092.54	
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	J. H. Mitchell	7,734.73	7,111.85	14,846.58	1,315.34	3,675.00	2,744.39
	Surrogate Judge	J. G. Harvie					1,000.00	
	Local Master	do		26.80	26.80			
	Crown Attorney	F. A. Hammond	7,550.93		7,550.93	1,683.18	4,716.95	1,150.80
	Clerk of the Peace	do						
STORMONT, DUNDAS AND GLENGARRY: Cornwall	Sheriff	J. G. Harkness (*Act'g*)	8,545.15	3,652.65	12,197.80	4,786.03	2,268.00	1,491.12
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	F. T. Costello					1,000.00	
	Local Master	do		44.10	44.10			
	Crown Attorney	J. G. Harkness		Fees	commuted at	$2,830.00 per	annum.	
	Clerk of the Peace	do						
SUDBURY: Sudbury	Sheriff	M. Arthur	5,565.83		5,565.83	2,149.01	3,150.00	53.36
	Local Registrar	T. M. Mulligan	5,445.10	2,608.05	8,053.15	1,834.85	3,937.50	
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. Proulx					1,000.00	
	Local Master	do		8.20	8.20			
	Crown Attorney	E. D. Wilkins		Fees	commuted at	$5,500.00 per	annum.	
	Clerk of the Peace	do						

(*a*) A. G. Brown, Deputy Sheriff, acting since death of Alex. Morris 25th Aug., 1942.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
TEMISKAMING: Haileybury	Sheriff	H. Clifford	6,127.51	1,767.15	7,894.66	2,553.54	3,150.00	423.97
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	G. H. Hayward					1,000.00	
	Local Master	do		8.40	8.40			
	Crown Attorney	C. F. Tuer (*a*)	5,369.63		5,369.63	2,147.65	3,030.34	191.64
	Clerk of the Peace	do						
THUNDER BAY: Port Arthur	Sheriff	H. Thompson	7,914.50		7,914.50	3,955.07	2,625.00	1,334.43
	Local Registrar	J. C. Colleran	7,721.76	4,491.40	12,213.16	2,434.36	3,150.00	2,137.40
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	A. J. McComber					1,000.00	
	Local Master	do						
	Crown Attorney	P. V. Ibbetson	3,775.43		3,775.43	689.87	3,085.56	
	Clerk of the Peace	do						
VICTORIA: Lindsay	Sheriff	A. J. Campbell (*Act'g*)	5,902.16	3,466.45	9,368.61	1,234.17	1,275.00	
	Local Registrar	Miss M. C. Sootheran					1,575.00	1,817.99
	County Court Clerk	do (*Act'g*)						
	Surrogate Registrar	do						
	Surrogate Judge	J. A. McGibbon					1,000.00	
	Local Master	do		27.60	27.60			
	Crown Attorney	J. E. Anderson	3,096.13		3,096.13	714.42	2,381.71	
	Clerk of the Peace	do						
WATERLOO: Kitchener	Sheriff	G. H. Gillies	15,685.49	8,874.00	24,559.49	4,918.03	3,500.00	7,267.46
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. W. Clement					1,000.00	
	Local Master	do		23.20	23.20			
	Crown Attorney	W. P. Clement		Fees	commuted at	$3,500.00 per	annum.	
	Clerk of the Peace	do						

WELLAND: Welland	Sheriff	V. L. Davidson	5,701.99		5,701.99	2,028.35	3,673.64	
	Local Registrar	J. E. Cohoe	10,738.30	7,087.80	17,826.10	3,300.34	5,033.47	2,404.49
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	L. B. C. Livingstone					1,000.00	
	Local Master	do		13.10	13.10			
	Crown Attorney	H. W. Macoomb	7,705.27		7,705.27	805.91	4,743.64	
	Clerk of the Peace	do						
WELLINGTON: Guelph	Sheriff	H. C. Waind	10,349.34	5,664.75	16,014.09	3,212.28	4,200.00	2,937.06
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	do		74.40	74.40			
	Surrogate Judge	R. L. MacKinnon					1,000.00	
	Crown Attorney	J. M. Kearns		Fees	commuted at	$3,450.00 per	annum.	
	Clerk of the Peace	do						
WENTWORTH: Hamilton	Sheriff	A. C. Caldwell	17,982.13		17,982.13	6,953.69	4,200.00	6,828.44
	Local Registrar	S. G. Sims (*Act'g*)	27,052.72	21,872.15	48,924.87	5,067.91	3,150.00	18,834.81
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. F. Lazier					1,000.00	
	Local Master	do		101.20	101.20			
	do	Judge W. F. Schwenger		16.20	16.20		1,000.00	
	Crown Attorney	H. F. McCulloch (*b*)		Fees	commuted at	$5,000.00 per	annum.	
	Clerk of the Peace	do						
	Ass't Crown Attorney	H. F. Brown						

(*a*) C. F. Tuer acting, during military leave of D. G. Dean, from 1st Aug., 1942. Figures shown are for the whole year.

(*b*) H. F. McCulloch's salary increased to $5,000.00 per annum from 1st June, 1942.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (*Concl'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disburse-ments	Net Income or Salary of Officer	Surplus Fees Paid to Province
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
York:								
Toronto	Sheriff	W. H. S. Cane	70,936.18		70,936.18	47,799.91	4,200.00	18,936.27
	County Court Clerk	A. S. Winchester	31,969.75		31,969.75	14,819.86	4,725.00	12,424.89
	Surrogate Registrar	do	79,234.30	82,394.65	161,628.95	11,808.55		67,425.75
	Crown Attorney	J. W. McFadden		Fees	commuted at	$7,000.00 per	annum plus	bonus.
	Ass't Crown Attorney	W. O. Gibson					4,235.00	
	do	F. I. Malone					3,701.25	
	do	N. Borins					3,185.00	
	do	N. L. Matthews	1,279.08		1,279,08		1,279.08	
	do	R. G. Lewis					2,625.00	
	do	Chas. Hamm					3,150.00	
	Clerk of the Peace	W. W. Denison	13,502.90		13,502.90	8,094.43	4,200.00	1,208.47
	Surrogate Judge	James Parker					2,600.00	
	do	J. A. Jackson					1,600.00	
	do	I. M. Macdonell					1,600.00	
	do	T. H. Barton					1,600.00	
	do	A. E. Honeywell					1,600.00	
	do	F. Denton					1,600.00	
	do	J. E. Lovering					1,600.00	
	do	J. A. Shea					1,600.00	
	do	O. E. Klein					1,600.00	

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1942

COUNTY OR DISTRICT AND ADDRESS	NAME	GROSS EARNINGS	GROSS RECEIPTS	SALARY PAID BY PROVINCE	SALARY PAID OUT OF FEES	ALLOWANCE PAID BY PROVINCE FOR OFFICE EXPENSES	DISBURSE-MENTS DEDUCTED FROM RECEIPTS	AMOUNT RECEIVED BY PROVINCE
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
CARLETON: Ottawa	R. Mercier (*a*)	11,553.28	2,058.28	5,500.00		1,500.00	1,195.84	862.44
COCHRANE: Cochrane	S. A. Caldbick	4,947.00	673.21	3,500.00		1,000.00	372.56	300.65
DUFFERIN: Orangeville	R. D. Evans	1,014.26	769.46	1,270.00		130.00	35.57	733.89
ESSEX: Windsor	J. S. Allan	23,256.50	9,251.77	6,000.00			2,867.19	6,384.58
LAMBTON: Sarnia	H. M. Taylor	3,864.05	2,282.85	3,500.00			832.00	1,450.85
LANARK: Carleton Place	W. W. Pollock	3,295.61	963.16	2,500.00		300.00	610.14	353.02
NORFOLK: Simcoe	W. E. Kelly	2,856.69	1,823.69	3,400.00		650.00	174.60	1,649.09
STORMONT, DUNDAS AND GLENGARRY: Cornwall	J. G. Harkness	1,597.31	515.61	2,830.00		400.00		515.61
SUDBURY: Sudbury	E. D. Wilkins (*b*)	8,319.00	1,962.50	5,500.00			1,919.23	43.37
TEMISKAMING: Haileybury	C. F. Tuer (*Act'g*) (*c*)	5,369.63	5,369.63		3,000.00	1,200.00	977.00	191.64
WATERLOO: Kitchener	W. P. Clement	3,771.32	3,086.06	3,500.00			583.52	2,502.54
WELLINGTON: Guelph	J. M. Kearns	5,737.50	2,123.50	3,450.00		750.00	96.56	2,027.00
WENTWORTH: Hamilton	H. F. McCulloch (*d*)	17,923.22	12,066.35	5,000.00			1,378.56	10,687.79
YORK: Toronto	J. W. McFadden		2,006.02	7,000.00		*		2,006.02
do	W. W. Denison	13,502.90	13,502.90		4,000.00		8,094.43	1,208.46

* All expenses of office and staff are paid direct by Province. In addition to the salaries shown above, there was a 5% bonus allowed to each officer.

(*a*) R. Mercier's salary increased to $5,500.00 from 1st Sept., 1942.

(*b*) E. D. Wilkins' salary increased to $5,500 from 1st Apr., 1942.

(*c*) C. F. Tuer appointed 1st Aug., 1942; D. G. Dean on military service. Figures shown are for the whole year.

(*d*) H. F. McCulloch's salary increased to $5,000.00 from 1st June, 1942.

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, FOR THE YEAR ENDING 31st DECEMBER, 1942

No.	Registry Division	Registrar	Address	Gross Earnings of Office	Disbursements	Net Income or Salary of Officer	Amount Paid to County	Amount Paid to Province	No. of Instruments Registered
				$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	E. L. DeCourcy	Sault Ste. Marie	*6,205.41	5,818.73	2,633.67		5,377.34	2,228
2	Brant	A. Graham	Brantford	7,455.81	2,016.60	4,219.61	1,219.60		2,921
3	Bruce	M. F. Alexander	Walkerton	7,145.65	3,254.47	3,445.59	445.59		2,616
4	Carleton	T. V. Flanagan	Ottawa	8,114.28	3,250.00	3,932.14	932.14		2,584
5	Cochrane	J. A. Clermont	Cochrane	*9,683.42	11,167.21	4,934.96		6,115.33	2,025
6	Dufferin	F. J. Patterson	Orangeville	2,007.90	934.15	1,073.75			722
7	Dundas	J. F. Casselman	Morrisburg	1,647.70	340.00	1,307.70			639
8	Durham, East	J. A. R. Elliott	Port Hope	1,703.30	1,936.60	1,709.30			690
9	Durham, West	do	Bowmanville	1,942.60					643
10	Elgin	E. B. Miller	St. Thomas	*7,596.18	3,912.03	3,369.88	314.27		2,729
11	Essex	T. E. Green	Windsor	29,292.35	8,409.05	4,750.00	16,133.30		11,281
12	Fort William	J. McClure	Fort William	*6,897.87	5,433.48	2,520.00		4,599.01	2,477
13	Frontenac	W. J. Gibson	Kingston	7,250.15	2,050.15	4,100.00	1,100.00		2,476
14	Glengarry	S. O'Connor	Alexandria	2,810.55	500.00	2,310.55			966
15	Grenville	R. K. Millar	Prescott	2,148.20	151.60	1,996.60			673
16	Grey, North	G. H. Holmes	Owen Sound	6,359.97	1,966.45	3,696.76	696.76		2,119
17	Grey, South	H. McKechnie	Durham	2,923.90	1,100.00	1,823.90			1,084
18	Haldimand	J. G. Miller	Cayuga	4,277.40	1,742.23	2,000.00	535.00		1,502
19	Haliburton	E. E. McElwain	Minden	1,724.24	21.60	1,702.64			534
20	Halton	Miss M. B. Field	Milton	5,880.25	1,360.20	1,800.00	2,720.05		1,920
21	Hastings	R. J. S. Dewar	Belleville	8,219.12	3,983.10	3,618.01	618.01		3,075
22	Huron	Miss L. Macpherson	Goderich	6,544.35	1,898.28	2,309.99	2,336.08		2,299
23	Kenora	Mrs. E. A. Cunningham	Kenora	*4,024.95	4,140.71	2,336.25		3,268.59	911
24	Kent	J. B. Clark	Chatham	10,597.84	4,590.65	4,500.71	1,506.48		4,280
	Kingston and Frontenac	(See Frontenac.)							
25	Lambton	J. B. Palmer	Sarnia	9,256.45	4,638.67	3,000.00	1,617.78		3,415
26	Lanark, North	C. M. Forbes	Almonte	1,432.70	1,997.43	1,500.00	63.68		493
27	Lanark, South	do	Perth	2,128.41					750
28	Leeds	W. T. Rogers	Brockville	4,481.14	1,473.00	2,750.00	258.14		1,613
29	Lennox and Addington	G. S. Reid	Napanee	3,052.55	521.60	2,530.95			972
30	Lincoln	W. D. Fairbrother	St. Catharines	12,721.21	6,986.17	4,367.52	1,367.52		4,424
31	London	W. F. Hungerford	London	7,289.90	2,700.00	3,794.95	794.95		2,758
32	Manitoulin	W. I. Wagg (*a*)	Gore Bay	*1,116.80	871.50	1,662.80			422
33	Middlesex, East & North	Miss M. V. Walker	London	7,664.05	2,986.78	3,838.63	838.64		2,805

34	Middlesex, West	W. N. Reycraft	Glencoe	2,131.30	385.00	1,600.00	146.30		737
35	Muskoka	C. E. Lount	Bracebridge	*4,581.12	1,900.79	2,680.33			1,425
36	Nipissing	G. R. Brady	North Bay	*5,272.17	6,774.63	3,359.96		4,270.94	1,571
37	Norfolk	R. B. Kent	Simcoe	7,307.10	3,312.10	3,500.00	495.00		2,808
38	Northumberland, East	F. J. Slade	Colborne	2,166.10	1,901.60	1,800.00	3.05		789
39	Northumberland, West	do	Cobourg	1,538.55					596
40	Ontario	A. W. Bell	Whitby	*10,264.30	6,000.36	3,001.00	1,263.94		3,675
41	Ottawa	R. D. Bray (Registrar)	Ottawa	11,272.55	4,946.60	4,250.00	2,075.95		3,893
	do	W. G. Pugsley (L.M.T.)	(*b*) do	2,291.15	1,798.80	492.35			670
42	Oxford	W. J. MacWhinnie	Woodstock	7,376.15	3,680.00	3,348.07	348.08		2,739
43	Parry Sound	J. H. Tully	Parry Sound	*5,516.32	2,424.88	2,600.00		491.44	1,196
44	Peel	F. S. Hutchinson	Brampton	6,922.60	3,294.10	2,200.00	1,428.50		2,498
45	Perth	Miss R. Hobson (*Act'g*)	Stratford	5,641.92	1,256.40	1,875.00	2,510.52		2,070
46	Peterborough	W. F. Morrow	Peterborough	7,868.34	2,045.67	4,411.33	1,411.34		2,817
47	Port Arthur	Miss I. Wilson	Port Arthur	*8,039.25	6,197.14	2,231.35		4,622.59	2,516
48	Prescott	H. M. Mooney	L'Orignal	3,135.05	779.00	2,356.05			1,114
49	Prince Edward	E. C. Fralick (*Act'g*)	Picton	2,161.38	435.75	1,500.00	225.63		797
50	Rainy River	N. L. Croome	Fort Frances	*3,137.70	1,448.04	1,689.66			971
51	Renfrew	G. W. Campbell	Pembroke	6,284.50	1,438.25	3,923.13	923.12		2,058
52	Russell	J. A. Gamble	Russell	2,226.90	712.50	1,514.40			849
53	Simcoe	G. O. Cameron	Barrie	12,279.27	6,233.19	4,000.00	2,046.08		4,345
54	Stormont	J. C. Alguire	Cornwall	4,774.20	1,705.00	3,034.60	34.60		1,535
55	Sudbury	B. St. Pierre	Sudbury	*10,489.25	7,241.22	3,150.00		8,103.34	3,204
56	Temiskaming	Miss L. G. McKay (*Act'g*) (*c*)	Haileybury	*6,549.88	7,176.29	1,566.00		6,230.16	1,488
57	Toronto	W. J. C. McCrea	Toronto	79,853.75	45,062.35	4,600.00		30,191.40	30,278
58	Victoria	D. McQuarrie	Lindsay	4,052.50	1,475.00	2,577.50			1,420
59	Waterloo	G. V. Hilborn	Kitchener	13,039.05	5,879.77	4,000.00	3,159.28		5,219
60	Welland	E. E. Fraser	Welland	16,613.04	8,711.73	4,690.13	3,211.18		6,043
61	Wellington, North	Mrs. L. G. Magee (*Act'g*) (*d*)	Arthur	2,318.08	448.55	1,540.00	329.53		1,030
62	Wellington, S. and C.	J. B. Mitchell	Guelph	4,880.30	2,139.60	2,740.70			1,776
63	Wentworth	W. H. Lovering	Hamilton	37,673.87	15,532.77	5,096.10	17,045.00		14,344
64	York, East and West	J. W. Mallon (*Act'g*)	Toronto	51,872.46	21,475.41	3,600.00	26,719.72		20,905
65	York, North	R. L. Boag	Newmarket	4,377.37	945.60	3,215.88	215.89		1,579
66	York	C. R. Deacon (M. of T.)	Toronto	35,082.55	21,879.93	5,040.00		35,082.55	9,895

(*a*) W. I. Wagg paid salary by Government of $1,800.00 per annum from 1st Apr., 1943.

(*b*) W. G. Pugsley appointed by Order-in-Council 2nd Oct., 1942; F. A. Magee died 19th June, 1942; R. D. Bray acted in the interval. Figures shown are for the whole year.

(*c*) Miss L. G. McKay acting since the death of L. H. Ferguson 13th Nov., 1942. Figures shown are for the whole year.

(*d*) Mrs. L. G. Magee acting since the death of R. J. Holtom 8th Feb., 1942. Figures shown are for the whole year.

* Land Titles fees included.

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1942

Local Masters of Titles Who Are Also Registrars of Deeds and Who Remit Surplus Fees to the Province

No.	District and Address	Name	Total Earnings	Salaries and Other Expenses Paid by Province	Salaries and Other Expenses Paid Out of Fees	Amount Received by Province
			$ c.	$ c.	$ c.	$ c.
1	ALGOMA: Sault Ste. Marie	E. L. DeCourcy	6,205.41	5,054.00	764.73	5,377.34
2	COCHRANE: Cochrane	J. A. Clermont	9,683.42	7,630.34	3,536.87	6,115.33
3	FORT WILLIAM: Fort William	John McClure	6,897.87	5,268.70	164.78	4,599.01
4	KENORA: Kenora	Mrs. E. A. Cunningham	4,024.95	3,384.35	756.36	3,268.59
5	NIPISSING: North Bay	G. R. Brady	5,272.17	5,940.98	833.65	4,270.94
6	PORT ARTHUR: Port Arthur	Miss I. Wilson	8,039.25	2,780.48	3,416.66	4,622.59
7	SUDBURY: Sudbury	B. St. Pierre	10,489.25	5,452.31	1,788.91	8,103.34
8	TEMISKAMING: Haileybury	Miss L. G. McKay (*Act'g*) (*a*)	6,549.88	6,858.57	317.72	6,230.16

Local Master of Titles Who Is Not Registrar of Deeds and Who Takes Fees

No.	County and Address	Name	Total Earnings	Disbursements	Net Earnings
			$ c.	$ c.	$ c.
1	CARLETON: Ottawa	W. G. Pugsley (*b*)	2,291.15	1,798.80	492.35

Local Masters of Titles Who Are Also Registrars of Deeds and Who Take Fees

No.	County or District and Address	Name	Total Earnings	Disbursements	Amount Received by Province	Net to Officer
			$ c.	$ c.	$ c.	$ c.
1	Elgin: St. Thomas	E. B. Miller	7,596.18	3,912.03	314.27	3,369.88
2	Manitoulin: Gore Bay	W. I. Wagg (*c*)	1,116.80	871.50		1,662.80
3	Muskoka: Bracebridge	C. E. Lount	4,581.12	1,900.79		2,680.33
4	Ontario: Whitby	A. W. Bell	10,265.30	6,000.36	1,263.94	3,001.00
5	Parry Sound: Parry Sound	J. H. Tully	5,516.32	2,424.88	491.44	2,600.00
6	Rainy River: Fort Frances	N. L. Croome	3,137.70	1,448.04		1,689.66

Master of Titles, Toronto

County and Address	Name	Total Earnings	Disbursements	Salary Paid to Officer	Amount Received by Province
		$ c.	$ c.	$ c.	$ c.
York: Toronto	C. R. Deacon	35,082.55	21,879.93	5,040.00	35,082.55

(*a*) Miss L. G. McKay acting since death of L. H. Ferguson 13th Nov., 1942. Figures shown are for the whole year.

(*b*) W. G. Pugsley appointed 2nd Oct., 1942; F. A. Magee died 19th June, 1942; R. D. Bray acted in the meantime. Figures shown are for the whole year.

(*c*) W. I. Wagg paid a salary of $1,800.00 per annum by Province from 1st Apr., 1942.

MAGISTRATES, PROVINCE OF ONTARIO, 1942

No. of Magisterial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Municipality	Travelling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.		$ c.
1	Essex	I. B. Craig	Chatham	3,000.00		128.90	1,865	6,701.00
	Kent	do	do					
	Lambton	D. M. Brodie	Windsor		6,000.00	91.27	6,409	12.52
		J. A. Hanrahan	do	1,000.00	2,500.00	118.24	2,162	10,210.08
		C. S. Woodrow	Sarnia	3,000.00		84.51	1,187	3,614.32
		Chas. Weir (Deputy)	do					
2	Elgin	L. M. Ball (Deputy) (*a*)	Woodstock			261.16	902	3,251.76
	Middlesex	J. A. Makins	Stratford	3,000.00		327.22	710	2,402.12
	Oxford	D. B. Menzies	London	500.00	4,500.00		5,579	2,695.00
	Perth	E. D. Smith	St. Thomas	3,000.00		162.21	737	2,489.44
	Huron	I. MacRae*	Strathroy	1,800.00		518.21	667	3,183.69
3	Bruce	E. C. Spereman	Owen Sound	3,000.00		339.85	766	2,863.39
	Grey	F. W. Walker	Walkerton	3,000.00		381.14	606	2,200.86
	Dufferin	F. Watt	Guelph	3,500.00		136.85	2,147	3,666.75
	Wellington							
4	Brant	J. R. Blake	Galt	3,500.00		736.51	1,059	2,372.10
	Waterloo	do	Kitchener			291.57	2,703	3,766.56
	Norfolk	E. S. Livermore (*b*)	St. Thomas					
		R. J. Gillen	Brantford	3,500.00		525.52	3,527	10,406.93
5	Wentworth	H. A. Burbidge	Hamilton		4,500.00		19,783	1,112.98
	Haldimand	J. H. Campbell	St. Catharines	3,000.00			2,987	9,975.12
	Lincoln	J. B. Hopkins (*c*)	Niagara Falls	3,500.00		585.21	2,177	9,092.65
	Welland	J. C. Massie (*d*)	Dunnville	3,500.00		266.41	819	2,339.03
		James McKay	Hamilton		3,000.00			
6	York	Wm. Keith	57 Adelaide St. E., Toronto	3,500.00			8,611	21,424.07
	Halton	W. E. McIlveen (*e*)	Mimico	3,500.00		391.13	5,312	17,413.62
	Peel	W. F. Woodliffe	Oakville and Brampton	3,000.00		1,484.18	3,171	19,170.65
	Toronto	W. N. Robinson (Deputy) (*f*)	Oakville					
		R. J. Browne	Toronto		5,000.00			
		R. Forsyth (*g*)	do		5,000.00			
		F. C. Gullen	do		5,000.00		113,247	

		R. Hossack	do					
		H. S. McCready	do					
		H. R. Polson	do					
		J. L. Prentice	do		5,000.00			
		A. L. Tinker	do		5,000.00			
		A. E. Kirkpatrick	do					
		J. C. M. German, *pro tem* (*h*)	do					
		H. S. Mott	do					
		J. D. McNish (Deputy) (*i*)	do		5,000.00			
7	Ontario Simcoe Muskoka	K. A. Cameron	Orillia	3,300.00		752.93	1,657	6,106.08
		F. S. Ebbs	Oshawa	3,000.00		521.49	2,761	9,057.77
		C. Jeffs	Barrie	3,500.00		353.57	1,869	9,101.12
		R. Thomas (Deputy)	Bracebridge	1,500.00		277.66	740	4,331.29
		F. C. Macdonald (Deputy)	Beaverton					
8	Northumberland and Durham Peterborough Victoria Haliburton	R. B. Baxter (Deputy)	Port Hope	3,000.00		452.05	1,872	5,232.46
		E. A. Gee	Lindsay	3,000.00		852.78	830	5,416.97
		O. A. Langley	Peterborough	3,500.00		383.74	1,360	2,842.04
9	Hastings Lennox and Addington Frontenac Prince Edward	E. J. Butler	Belleville	3,000.00		441.62	2,466	5,113.21
		J. L. Lloyd (*j*)	Northbrook	3,500.00		1,205.07	689	2,311.10
		J. B. Garvin	Kingston	3,000.00		488.45	2,017	7,129.02
		A. B. Collins (Dep., *pro tem*)	Belleville					
10	Renfrew Lanark Carleton	A. H. Lieff	Ottawa	3,000.00		233.53	1,316	6,079.84
		T. M. J. Galligan	Pembroke	2,500.00		375.13	1,523	6,691.65
		A. J. Fraser (Deputy) (*k*)	Ottawa	2,400.00	2,400.00		809	
		Joachim Sauvé (Deputy)	Ottawa		2,500.00			
		F. S. Doyle	Smith's Falls	3,000.00		723.86	947	3,721.79
		G. E. Strike	Ottawa		5,000.00		6,985	223.00
11	Leeds and Grenville Dundas	G. A. Wright	Brockville	3,000.00		313.94	1,925	6,596.29

(*a*) L. M. Ball appointed Deputy Magistrate 30th June, 1942, during military absence of R. G. Groom.
(*b*) E. S. Livermore appointed County Judge 23rd Sept., 1942.
(*c*) J. B. Hopkin's salary increased to $3,500.00 per annum from 15th June, 1942.
(*d*) J. C. Massie died 9th May, 1942.
(*e*) W. E. McIlveen's salary increased to $3,500.00 per annum 1st July, 1942.
(*f*) W. N. Robinson appointed Deputy Magistrate, *pro tem*, 28th May, 1942.
(*g*) R. Forsyth resigned 28th Feb., 1942.
(*h*) J. C. M. German appointed County Judge 26th May, 1942.
(*i*) J. D. McNish appointed Magistrate 1st March, 1942, at $5,000.00 per annum.
(*j*) J. L. Lloyd's salary increased to $3,500.00 per annum 1st Aug., 1942; E. J. Butler's salary reduced to $3,000.00 as of 31st July, 1942.
(*k*) A. J. Fraser appointed Deputy Magistrate 10th Nov., 1942.
* Mr. MacRae received, in addition to his salary, $400—for extra work done during Mr. Woodrow's illness.

MAGISTRATES, PROVINCE OF ONTARIO, 1942 (*Concl'd*)

No. of Magisterial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Municipality	Travelling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.		$ c.
12	Glengarry	P. C. Bergeron	Cornwall	3,000.00	....	510.46	1,014	4,212.73
	Prescott and Russell	R. Labrosse	Vankleek Hill	3,500.00	....	630.84	1,140	4,541.07
	Stormont	J. S. Latchford (*a*)	Cornwall	....	....		....	....
13	Cochrane	S. Atkinson	Haileybury	3,750.00	....	1,777.26	4,133	15,115.52
	Temiskaming	E. R. Tucker	Cochrane	3,500.00	....	776.17	1,000	4,521.14
		S. C. Platus (Deputy)	Timmins	....	....	....	....	....
14	Nipissing	M. G. Gould (*b*)	North Bay	2,500.00	....	201.30	1,568	6,191.86
15	Sudbury	W. M. Cooper	Sudbury	3,000.00	....	646.27	619	4,843.45
	Manitoulin	W. J. Golden	Little Current	1,200.00	....	250.84	164	704.75
	Parry Sound	A. D. Meldrum	Parry Sound	3,000.00	....	149.11	1,041	4,260.00
	(West Portion)	J. S. McKessock	Sudbury	3,500.00	....	25.92	5,879	7,790.65
16	Algoma	E. Arthurs	Espanola	3,000.00	....	1,176.20	490	1,529.25
		James McEwen	Sault Ste. Marie	3,000.00	....	22.45	1,727	3,172.28
17	Thunder Bay	C. D. LeMay (*c*)	Fort William	3,500.00	....	189.09	1,293	9,445.33
	Kenora	J. A. R. McCuaig (*d*)	Port Arthur	3,000.00	....	105.83	1,921	7,414.85
	Patricia	T. H. Wolfe	Kenora	3,300.00	....	1,018.97	1,133	3,156.50
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00	....	200.92	353	1,499.85
					Totals:	21,887.54	240,374	298,717.50

(*a*) J. S. Latchford appointed Deputy Magistrate 16th Apr., 1942.

(*b*) M. G. Gould appointed permanently 6th June, 1942.

(*c*) C. D. LeMay's salary increased to $3500 per annum, 1st July, 1942.

(*d*) J. A. R. McCuaig resigned as Magistrate 30th June, 1942; appointed Deputy Magistrate 1st July, 1942.

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act (1908 Canada) has been proclaimed and Juvenile Courts established in the following areas:

Location	Address	Juvenile Court Judge	Probation and Children's Aid Officers
Brant County	Brantford	A. D. Hardy	J. P. Temple
Carleton County (including Ottawa)	Ottawa	A. J. Fraser	J. R. McKnight Maurice Racette
Dufferin County	Orangeville	Judge W. T. Robb	
Essex County	Windsor	D. M. Brodie A. J. Hanrahan (Deputy)	
Grey County	Owen Sound	E. C. Spereman	A. E. Trout
Haldimand County	Dunnville	(Vacant)	C. R. Bilger
Huron County	Stratford	J. A. Makins	H. T. Edwards
Lincoln County	St. Catharines	Judge J. G. S. Stanbury	H. Fonger
Middlesex County	London	D. B. Menzies	A. G. N. Bradshaw
Nipissing District	North Bay	J. H. McCurry	John Brown
Norfolk County	Simcoe	Judge E. S. Livermore	F. V. Miller
Oshawa (City)	Oshawa	F. S. Ebbs	O. M. Alger
Perth County	Stratford	J. A. Makins	Hugh Ferguson
Port Colborne (Town)	Niagara Falls	J. B. Hopkins	
Stormont, Dundas and Glengarry	Cornwall	P. C. Bergeron	H. C. Nugent
Prescott and Russell	Vankleek Hill	R. Labrosse	
Temiskaming District	Haileybury	S. Atkinson	J. R McCarthy
Toronto (City)	Toronto	H. S. Mott Ross Hossack (Deputy)	H. S. Mott and staff
Waterloo County	Galt	J. R. Blake	Arthur Pullan
Wentworth County	Hamilton	H. A. Burbidge Jas. McKay (Deputy)	E. J. Leith

DIVISION COURTS, ONTARIO

List of Clerks and Bailiffs, Their Post Office Address, Their County or District, Number of Court, Number of Cases and Earnings

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Algoma	1	Sault Ste. Marie	1,283	P. E. Day	4,925.35	Geo. L. Allan	2,830.30
	2	Bruce Mines	14	Wm. White	55.85	Wm. White (*Act'g*)	42.00
	3	Thessalon	46	Thos. E. Hill	203.50	John B. Hill	74.75
	6	Richard's Landing	3	J. C. Martin	56.10		28.30
	7	Blind River	139	J. Carlyle	460.93	J. H. Hicks	195.45
Brant	1	Brantford	840	F. J. Calbeck	3,364.75	R. Greenwood	1,838.69
	2	Paris	91	J. B. Appleby	380.65	R. E. Haire	211.89
	3	St. George		G. F. Glaves	6.00	Alvin McIntyre	50.50
	5	Oakland	7	George Knox	56.25		
		Scotland				L. Wilson	52.80
Bruce	1	Walkerton	97	A. J. Brown	535.00	W. R. Binkley	248.97
	2	Teeswater	22	M. Jacklin	108.20	M. Jacklin (*Act'g*)	65.25
	3	Kincardine	94	E. A. Henry	389.65	Thos. J. Blair	254.39
	4	Paisley	10	Mrs. H. E. Elwes (*Act'g*)	31.74	M. Leitch	20.10
	5	Port Elgin	41	J. J. Chapman	199.80	B. Robertson (*Act'g*)	20.00
		Southampton				N. Murray	58.30
	7	Tara	12	J. R. Van Dusen	67.40	T. W. Strong	66.05
	8	Wiarton	96	G. W. Taylor	415.65	T. L. Boyle	298.82
	11	Lucknow	23	E. H. Agnew	64.20	R. J. Moore	64.10
	12	Chesley	49	Wm. H. McCurdy	218.25	John E. Beattie	138.85
Carleton	1	Ottawa	3,318	Allan F. Moore	14,418.40	C. Lapierre	8,646.10
	2	Richmond	4	M. E. Mullan	115.55	M. E. Mullan (*Act'g*)	85.95
	3	Carp	10	J. W. Humphries	91.68	Fred R. Guy	67.10
	4	Galetta	11	J. W. Dickson	90.30	C. Bidgood	135.38
	5	North Gower	9	Fred R. Mills	35.55	Fred Willis	22.05
	6	Metcalfe	17	J. A. Waddell	59.68		
		Edwards				J. G. Rowan	53.00
	7	Ottawa	1,380	J. E. Cole	6,224.18	J. M. Hoey	4,411.91
Cochrane	1	Cochrane	234	G. A. Kydd	920.25	O. Gauthier	776.94
	2	Timmins	2,577	E. H. Hill	5,917.18	C. B. Alton	5,725.47
	3	Matheson	152	John H. Cole	574.32		
		Watabeag				Fred C. James	603.82

	4	Kapuskasing	141	G. Desloges	528.20	G. Desloges	364.51
	5	Hearst	184	A. Fortin	878.64	W. J. Nichols	919.98
	6	Ansonville	225	W. J. Kenney	621.63	J. J. Johnson	288.66
Dufferin	1	Orangeville	59	W. C. Hopkins	279.85	W. R. Campbell	123.61
	2	Shelburne	16	T. P. McFadden	74.15	Jos. Tindale	25.55
	5	Grand Valley	15	Miss N. M. Foster (*Act'g*)	96.23	C. A. Hodgson	117.60
Elgin	1	Aylmer	278	E. C. Monteith	1,438.90	C. A. Brooks	946.08
	3	St. Thomas	651	F. R. Palmer	2,697.75	A. C. Schleihauf	1,014.00
	4	Dutton	87	A. McCallum	540.96	......	......
		Wallacetown	......	......	......	A. McCallum (*Act'g*)	341.93
Essex	2	Amherstburg	89	H. T. Boyle	322.36	H. T. Boyle (*Act'g*)	221.20
	3	Kingsville	40	E. L. Frost	204.60	W. Shaw	134.14
	4	Harrow	90	J. A. Munger	378.46	R. K. Buchanan	192.93
	5	Leamington	233	C. A. Edsall	1,053.05	W. Jeffery	784.52
	6	Belle River	90	Mrs. A. Wilkinson	368.30	J. N. Mousseau	203.75
	7	Windsor	2,719	L. A. Deziel	15,723.15	Chas. E. Bayley	10,953.85
	8	Essex	95	H. R. Johnston	418.85	H. R. Johnston (*Act'g*)	308.54
	9	Comber	32	Wm. A. Keith	146.05	......	......
		Stoney Point	......	......	......	A. C. Gagnier	88.30
Frontenac	1	Kingston	926	H. J. Byron	3,226.55	H. C. Amey	2,182.45
	4	Verona	29	H. W. Asselstine	103.55	E. Goodberry	90.05
	6	Sharbot Lake	39	E. B. Buell	153.09	Wm. J. Thomlison	65.00
Grey	1	Owen Sound	501	H. G. Foot	2,263.00	E. Stanley	1,044.65
	2	Durham	103	P. Ramage	397.89	Wm. C. Sharp	213.80
	3	Meaford	153	Mrs. W. H. Chapple (*Act'g*)	544.93	W. H. Arthur	269.10
	4	Clarksburg	37	B. Hamilton	177.76	W. H. Arthur	116.11
	5	Flesherton	41	J. A. Richards	200.71	M. Wilson	169.70
	6	Chatsworth	21	A. Findlay	139.90	M. E. Galbraith	113.70
	7	Hanover	209	D. D. Brigham	693.45	H. Boettger	355.37
	8	Markdale	40	G. A. Beaton	167.78	G. S. Dundas	120.54
Haldimand	1	Caledonia	26	Miss H. J. McGregor	124.20	C. H. Shea	86.90
	2	Cayuga	23	Thos. E. Lishman	78.26	Thos. E. Lishman	41.45
	3	Dunnville	96	Miss H. McIndoe	418.81	Courtland Gee	301.30
	4	Jarvis	22	Moyes C. Honey	112.05	Moyes C. Honey	116.60
Haliburton	1	Minden	28	R. J. Smith	111.85	J. H. Graham	99.40
	2	Haliburton	50	A. G. Schofield	164.68	D. Carnochan	145.40
	4	Tory Hill	14	A. E. Boyce	107.83	H. A. Mumford	85.65

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Halton	1	Milton	122	B. Knight	504.90	G. J. Battin	233.27
	2	Oakville	86	J. H. Chambres	324.10	A. Handy	276.39
	3	Georgetown	99	E. C. Thompson	253.30	Wm. Ward	103.60
	4	Acton	80	Wilfred Coles	220.60	Wilfred Coles	129.55
	6	Burlington	69		264.70		236.60
Hastings	1	Belleville	786	H. B. Wilson	3,158.55	C. B. Elliott	1,930.52
	2	Coe Hill	11	H. G. Lehigh (*Act'g*)	68.86		
		St. Ola				E. Carroll	48.50
	4	Tweed	78	J. G. Frost	520.00	Alfred Davis	144.55
	5	Stirling	37	J. E. O'Donnell	168.05	E. A. Luery	88.20
	6	Madoc	154	K. T. Nicol (*Act'g*)	563.26	J. Philip Rivers	250.22
	7	Deseronto	23	Mary C. Maher	48.80	Mary C. Maher	19.70
	8	Frankford	33	W. N. Simmons	146.10	F. A. Ferguson	74.25
	9	Trenton	565	O. W. Pierce	1,941.75	O. W. Pierce	1,228.71
	10	Marmora	18	G. R. Hartley	118.00	M. J. O'Connor	102.55
	11	Maynooth	19	M. J. Flynn	99.10	Wm. Carswell	62.00
	12	Bancroft		J. F. Reid	(No report)	R. F. Delyea	309.60
Huron	1	Goderich	168	J. N. Kernighan	580.12		
	2	Seaforth	88	E. C. Chamberlain	359.86	J. M. Govenlock	185.24
	3	Clinton	34	H. T. Rance	127.55	N. Kennedy	78.65
	4	Brussels	12	A. A. Lamont	101.05	D. Denman	97.10
	5	Exeter	53	Jas. H. Grieve	179.10	F. E. Willis	171.30
	8	Wingham	22	W. C. Adams	123.35	W. J. Brown	68.10
	9	Wroxeter	16	Thomas Brown	83.45		112.58
	10	Zurich	26	A. J. Kalbfleisch	110.14	W. Fritz	129.70
	11	Crediton	16	F. W. Morlock	70.58	H. Lewis	75.00
	12	Blyth	30	Mrs. M. L. Hall (*Act'g*)	93.65	J. E. Taman	60.00
Kenora	1	Kenora	252	W. Dolman	887.93	Harry S. Murphy (*Act'g*)	423.94
		Red Lake					
	3	Dryden	66	J. E. Gibson	272.02	Dan. Wright (*Act'g*)	141.05
	4	Sioux Lookout	103	J. E. Cole	359.04	M. H. Badger	189.88
Kent	1	Chatham	868	P. K. Morley	3,052.47	R. Thayer	2,401.62

	2	Ridgetown	92	H. P. Stennett	457.95	T. Priestley	313.25
	3	Dresden	121	H. E. Wells	461.15	Roy Smale	265.00
	4	Blenheim	147	W. Nudds	710.81	C. W. Springsteen	293.00
	5	Wallaceburg	263	G. F. Glassford	949.95	Joe M. Hess	585.27
	6	{Bothwell	73	I. A. MacLean	401.92	....	....
		{Thamesville	....	....	....	John McEachren	287.45
	7	Tilbury	115	Mrs. E. Williams	539.20	Mrs. E. Williams (*Act'g*)	324.23
Lambton	1	Sarnia	986	J. J. Langan	3,394.80	L. M. Duncan	2,230.35
	2	Watford	22	C. A. Class	117.60	Robert Auld	83.77
	3	Florence	8	R. D. Bodkin	40.70	Wilfrid Lindsay	38.05
	5	Forest	25	A. H. Bannister	85.30	G. Karr	53.15
	6	Thedford	31	J. H. Crawford	152.26	G. Sheppard	78.00
	8	Petrolia	155	Mrs. F. Reid	477.33	J. A. Taylor	401.04
	9	Alvinston	6	Thos. Allison	38.20	Roy H. Croft	31.20
Lanark	1	Perth	69	J. H. Devlin	333.05	J. H. Devlin (*Act'g*)	161.95
	2	Lanark	32	E. J. Tennant	114.40	J. T. Molyneaux	125.46
	3	Carleton Place	57	W. H. Matthews	296.43	Robert White	160.40
	4	Smith's Falls	467	Wm. E. Halpin	1,203.00	J. Millar	477.55
	5	Almonte	26	H. G. Dallimore	145.20	J. Cochrane	114.05
Leeds and Grenville	1	Brockville	560	H. H. Webb	2,004.46	J. D. Wetherell	1,404.81
	2	Prescott	147	F. B. Robinson	585.25	E. B. Rickey	338.94
	3	Gananoque	120	C. Sine	469.07	John A. Talbot	298.05
	4	Kemptville	30	M. E. Waterson	104.05	B. F. Dangerfield	41.00
	5	Merrickville	10	M. G. Corbett	54.50	A. L. Telford	22.50
	6	Delta	22	W. W. Phelps	94.35	H. W. Imerson	(No report)
	7	Toledo and Newbliss	21	I. E. Lockwood	114.95	R. R. Eaton (*Act'g*)	78.33
	8	Newboro	23	....	74.82	H. B. Pyne	48.40
	9	Athens	12	E. J. Purcell	56.60	E. J. Purcell (*Act'g*)	34.57
	12	Mallorytown	28	G. G. Root	86.39	G. G. Root	44.30
Lennox and Addington	1	Napanee	226	E. J. Pollard	889.06	G. A. Johnston	569.16
	7	Tamworth	20	H. A. Reynolds	111.77	....	119.38
	8	Flinton	21	H. Hasler	87.95	M. A. Wood	56.79
	9	Denbigh	8	C. P. Stein	36.75	H. O. Fritsch	28.20
Lincoln	2	St. Catharines	1,207	A. H. Trapnell	4,974.53	W. McClelland	3,091.66
	3	Smithville	26	G. W. Cosby	159.90	H. Gracey	161.13
	5	Grimsby	192	Byron A. Smith	786.56	J. K. Harstone	413.51
Manitoulin	1	Gore Bay	28	W. I. Wagg	119.25	M. L. Davidson (*Act'g*)	34.20
	2	Little Current	63	W. A. Sims	245.10	Roy Vanzant	116.94
	3	Manitowaning	8	J. R. W. Phillips	43.40	J. R. W. Phillips	17.92

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Middlesex	1	London	1,034	C. H. Foster	4,023.50	A. E. Sherlock	1,969.23
	2	Parkhill	49	Alex. G. Cameron	182.76	Alex. G. Cameron	78.58
	3	Lucan	23	J. R. Murray	197.39	J. R. Murray (*Act'g*)	nil
	4	Delaware	13	J. H. Matthews	91.82	G. W. Ashby	84.07
	5	Glencoe	42	Charles George	228.90	S. G. Humphries	155.20
	6	Strathroy	46	C. Denniss	236.07	Ed. Upton	136.92
	7	Dorchester Station	13	H. A. McIntyre	107.13		
		Glanworth				J. McMillan	78.35
	9	London	610	W. P. Simpson	2,331.58	W. R. Campbell	1,115.29
Muskoka	1	Bracebridge	88	D. T. Hodgson	306.20	F. H. Sander	286.60
		Port Carling				W. E. Massey	nil
	2	Gravenhurst	51	J. B. Lindsell	159.50	H. R. King	43.05
	3	Huntsville	114	H. G. Harper	450.45	A. W. Plowright	275.52
Nipissing	1	Sturgeon Falls	149	L. Rod. Vannier	757.13	J. O. Brosseau	483.07
	2	Mattawa	11	C. A. Fink	51.65	C. A. Fink (*Act'g*)	28.35
	3	North Bay	417	J. J. Dennis	1,652.36	J. D. Lang (*Act'g*)	1,182.88
Norfolk	1	Simcoe	270	H. W. Jones	1,074.03	Jas. R. Bull	706.46
	2	Waterford	45	D. A. Massecar	158.00	R. C. McMichael	125.50
	3	Teeterville		Ed. Meredith	(No report)		
		Windham Centre				J. Baker	(No report)
	4	Delhi	139	Miss M. G. Lawson	630.20	A. W. Eitel	370.82
	6	Port Rowan	61	H. C. Mitchener	273.97		
		St. Williams				H. C. Mitchener (*Act'g*)	242.36
	7	Fairground		C. S. Burger	10.14	C. S. Burger	27.75
	8	Port Dover	16	W. E. Wicker	128.32	W. E. Wicker	40.70
Northumberland and Durham	1	Bowmanville	147	Mrs. R. Bird (*Act'g*)	558.65	R. M. Jamieson	294.70
	2	Newcastle	2	Miss I. M. Rinch	15.68	T. W. Jackson	3.70
	3	Port Hope	148	S. R. Caldwell	563.64	F. C. Lingard	298.49
	4	Millbrook	31	J. J. Clarke	134.89	J. W. Hutchinson	56.25
	5	Cobourg	160	Mrs. M. Ewart	508.95	D. Ewart	340.40
	7	Colborne	11	John W. McCarl	45.90	C. M. Allen	70.29
	8	Brighton	64	J. H. McCann	258.00	S. C. Cheer	206.29

	9	Warkworth	37	W. Grant Allen	132.80	W. Grant Allen	96.75
	10	Wooler	12	E. Nelson	48.80	W. J. Stacey	26.35
	11	Campbellford	185	R. N. Morrison	572.43	J. J. Lewis Hay	508.00
Ontario	1	Whitby	347	Wm. K. Cooke (*Act'g*)	1,594.21	Wm. K. Cooke	1,228.96
	2	{Claremont	81	T. Gregg	330.85		
		{Balsam				B. Jamieson	400.86
	3	{Port Perry	59	Geo. R. Davey	224.53		
		{Greenbank				G. R. Till	88.00
	4	Uxbridge	22	W. Tunstell	103.28	B. F. Coombe	97.30
	5	Cannington	21	S. F. Brandon	86.70	S. F. Brandon (*Act'g*)	50.44
	6	Beaverton	27	F. R. McMillan	83.10	D. Campbell	39.30
	8	Oshawa	1,601	Mrs. M. T. E. Smith (*Act'g*).	4,472.19	P. H. Jobb	3,035.46
Oxford	1	Woodstock	696	W. Chas. Orum	2,530.62	F. L. Clarkson	1,380.02
	2	Drumbo	48	L. E. Peterson	121.25	John McVittie	79.95
	3	Embro	27	John A. McKay	120.00	E. Collins	90.00
	4	Norwich	75	H. C. Cayley	303.90	H. Forsyth	186.70
	5	Ingersoll	288	R. S. Clark	1,109.80	W. F. Markham	618.80
	6	Tillsonburg	286	H. Berry	976.11	M. G. Smith	897.04
	7	Tavistock	31	C. J. Kaufman	103.90	J. Schippling	60.45
Parry Sound	1	{Parry Sound	501	Mrs. K. E. Shea	2,469.22	N. D. MacKay	1,395.30
		{Rosseau				G. A. Atkinson	2.20
		{Dunchurch				R. Gibson	(No report)
	4	Burk's Falls	45	J. Hilliar	213.81	G. E. Beals (*Act'g*)	(No report)
	6	Powassan	18	L. G. Phillips	78.96	John A. Lang	115.50
	7	South River	32	J. S. Cole	125.10		72.61
Peel	1	Brampton	124	T. W. Thomson	539.35	C. A. Firman	417.91
	2	{Cooksville	76	G. M. Harris	491.83		
		{Lorne Park				B. Denison	564.87
	3	Caledon	10	Douglas Pattullo	50.35	George Giles	56.35
Perth	1	Stratford	470	James Stewart	1,671.34	D. W. Forbes	728.59
	2	Mitchell	35	J. T. Levy	239.19	Z. McCallum	464.18
	3	St. Mary's		A. O. Pringle	(No report)	Wm. Billings	(No report)
	5	Milverton	54	J. Ed. Weir	150.10	S. J. Miller	135.60
	6	Listowel	135	Miss Olive I. Heibein	647.20	W. J. Roberts (*Act'g*)	449.64
Peterborough	1	Peterborough	517	C. J. Seymour	3,031.71	Nagle E. Phelan	1,970.09
	2	Norwood	38	J. J. Stewart	157.50	John Marks	90.70
	4	Apsley	7	Mrs. M. Kilborn	27.24	G. Lean	29.80

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Prescott and Russell	2	Vankleek Hill	26	C. McKinnon	94.10	R. Martin	175.85
	4	Plantagenet	58	F. Lapensee	197.75	Wm. Parisien	105.55
	5	Cumberland	10	John McMillan	62.95	John McMillan (*Act'g*)	61.29
	6	Embrun	26	J. A. Lacombe	147.02	Lorenzo Des Rosiers	92.00
	7	Hawkesbury	184	R. C. Berthiaume	592.71	J. H. Gelineau	362.72
	8	Fournier	18	Mrs. A. McCusker	101.10		
		St. Bernardin, R.R. 2				Ira Gates	76.75
	9	Lefaivre	16	J. D. Preseault	55.70		
		Alfred				J. Lacombe	25.60
	10	Rockland	52	Lucien Regnier	241.70	A. Therrien	131.80
	11	Limoges	35	Peter A. Gagne	149.60	A. L. MacDonald	98.25
Prince Edward	1	Picton	146	H. R. Way	647.10	H. J. Ringer	293.70
	5	Wellington	42	H. A. Jolley	155.80	W. E. H. Young	126.10
Rainy River	1	Fort Frances	125	Mrs. C. E. Hollands	597.81		342.15
	2	Emo	9	E. T. McComb	37.40	C. Roy Austin	25.70
	3	Rainy River	22	K. C. Grimshaw	106.40	D. A. McQuarrie	103.20
Renfrew	1	Pembroke	348	A. Collins	1,516.70	P. J. Code	1,193.55
	2	Beachburg	9	James Bennie	37.59	H. Werle	23.80
	3	Renfrew	169	A. J. Devine	696.70	H. H. Stewart	445.14
	4	Arnprior	85	R. A. Jeffery (*Act'g*)	550.78		207.05
	5	Eganville	22	G. G. Reinke	162.00		(No report)
	6	Cobden	35	H. G. McGinn	149.90	W. J. McKay	167.90
	7	Killaloe Station	114	P. J. Harrington	369.40	W. O'kum	378.85
Simcoe	1	Barrie	164	George Wilson	729.97	George Wilson	510.97
	2	Bradford	21	P. P. Stephenson	86.78	P. P. Stephenson (*Act'g*)	58.51
	3	Beeton	20	B. Wright	95.65	D. W. Watson	74.07
	4	Collingwood	142	W. F. Toner	711.48	H. McLean	447.45
	5	Craighurst	15	T. C. Craig	55.30		
		Hillsdale				T. C. Craig (*Act'g*)	33.10
	6	Orillia	564	Mrs. A. E. Smith (*Act'g*)	1,877.20	W. D. Craw	727.69
	7	New Lowell	22	Mrs. R. Carter (*Act'g*)	147.25	Oscar Rowe	105.92
	8	Alliston		H. E. Dunn	(No report)	G. Armstrong (*Act'g*)	(No report)
	10	Coldwater	114	C. M. Robinson	308.40	W. E. Jackman	105.90
	11	Midland	300	Geo. T. Gooden	1,411.21		751.97

Stormont, Dundas and Glengarry	2	Alexandria	94	P. J. Morris	396.61	P. J. Morris (*Act'g*)	177.00
		North Lancaster				J. V. Campeau	(No report)
		Williamstown				E. Fortin	70.00
	3	Cornwall	807	J. F. Denneny	2,864.83	A. D. Snetsinger	2,000.18
	4	Aultsville	11	Geo. T. Sampson	49.00	E. MacDougall	26.35
	5	Morrisburg	71	M. A. Campbell	338.30	R. L. Duval	182.90
	6	Iroquois	142	W. E. Fitzsimmons	465.55	M. J. Smith	261.55
	7	Hallville (Mountain)	19	Ed. Bush	119.34	Ivan Christie	92.90
	8	Finch	32	A. M. McDougall	121.50		
		Berwick				W. W. Henry	102.15
	10	Chesterville	94	Keith Nash	433.15	D. A. McDonald	271.88
	11	Moose Creek	26	M. MacLeod	100.24	Wm. Legault	121.23
	12	Maxville	34	J. W. Grant	153.04	Wm. Dousett	125.90
Sudbury	1	Sudbury	2,572	D. Cameron	9,834.10	J. C. Gravelle	5,142.37
		Foleyet				F. M. Lincker	(No report)
	2	Chelmsford	51	Ad. Joliat	175.55	Ad. Joliat	50.90
	3	Webbwood	16	J. C. McMillan	58.57	F. A. Van Norman	39.90
	4	Warren	28	R. H. Wilson	129.32	R. H. Wilson (*Act'g*)	82.88
		Noelville				D. Geroux	72.45
	5	Chapleau	186	George Hunt	524.95	P. E. Scott	284.85
Temiskaming	1	Haileybury	141	H. R. Jenkins	456.36	H. E. Blackwall	282.54
	2	New Liskeard	149	J. H. Brown	493.65	Thos. R. Mills (*Act'g*)	232.25
	3	Englehart	49	A. J. Catt	239.95	Wm. McPherson	119.65
		Elk Lake				H. E. Norton	109.45
	4	Kirkland Lake	516	Mrs. D. Eady (*Act'g*)	3,221.00	E. C. Carmichael	1,852.12
	5	Larder Lake	161	Mrs. A. M. Mageau	856.37	Wm. Noyes (*Act'g*)	513.67
Thunder Bay	1	Port Arthur	742	Miss P. C. Mitchell	2,043.65	John A. Richmond	1,558.46
	2	Nipigon	3	W. L. Wade	24.76	Harold Cole	24.75
	3	Fort William	1,079	Thomas Dow	3,911.95	F. G. Silver	2,422.55
	4	Schreiber	42	C. C. Skinner	188.78	C. C. Skinner	99.95
	5	Geraldton	181	L. Dreany	661.00	D. W. Rose	441.00
		Hornepayne				A. H. Morrison	
Victoria	2	Fenelon Falls	58	J. J. Stewart	227.35	A. E. Minthorne	142.17
	5	Lindsay	385	J. A. Carroll	1,612.88	J. A. Carroll (*Act'g*)	984.56
	7	Kirkfield	9	J. O. McInnis	41.05	L. R. Grant	36.25
Waterloo	1	Kitchener	1,353	Carl E. Pequegnat	4,988.75	A. Gies	2,802.77
	2	Preston and Hespeler	320	H. G. Marshall	985.85	H. McKellar	573.60
	3	Galt	413	Mrs. H. G. Clarke	1,417.70	L. C. Teather	789.30
	4	New Hamburg	25	L. W. Ritz	136.65	E. Scherer	140.82
	5	Linwood	13	John Heinbuch	54.90	S. Friedman	26.70
	6	Conestogo	33	O. A. Huehn	154.45	H. Holle	118.52

DIVISION COURTS, ONTARIO (*Concl'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Welland	1	Welland	925	Mrs. H. J. Reilly (*Act'g*)	5,066.15	W. E. Taylor	2,546.44
	3	Fort Erie	256	Wm. A. Gibson (*Act'g*)	1,242.58	Jas. Opie	757.13
	4	Niagara Falls	1,088	E. M. McMurray	3,826.82	A. H. Collett	
	5	Thorold	121	D. J. C. Munro	262.31	M. Petrick	219.95
	6	Port Colborne	858	A. P. McAvoy	2,943.41	J. G. McDonald	1,523.26
Wellington	1	Guelph	1,073	R. D. Stewart	4,012.80	C. L. Kearns	1,928.98
	2	Puslinch	15	W. A. Nicoll	51.43	W. Alex. Nicoll	40.05
	4	Fergus	121	J. F. Beattie	438.30	J. C. Foreman (*Act'g*)	178.25
	5	Erin	24	E. Speirs	93.10	E. Speirs	66.70
	6	Elora	17	J. C. Scott	103.20	J. C. Foreman (*Act'g*)	71.90
	7	Drayton	19	B. R. Amy	109.41	J. G. A. McEwen	76.01
	8	Arthur	71	G. F. Smith	274.33	W. R. B. Tindale	139.95
	10	Harriston	37	C. L. Eedy	181.05	M. Neil	102.90
	11	Mount Forest	134	John A. Calder	468.60	Stephen Flynn (*Act'g*)	176.45
Wentworth	1	Hamilton	1,816	Miss K. M. White	7,520.85	A. B. Doughty	4,432.46
	2	Dundas	..	F. J. Suter	(No report)	C. H. Lampkin	(No report)
	3	Waterdown	116	M. Williamson	368.00	A. J. Lovejoy	71.90
	4	Lynden	27	A. R. Mannen	192.61	C. H. Lampkin	119.29
	5	Stoney Creek	21	J. M. Jackson	106.55		
		Hamilton, R.R. 5	..			A. Tune	68.90
	9	Hamilton (Ct. House)	1,683	R. C. Gardner	8,046.70	E. J. Kelly	4,431.23
York	1	Toronto (City Hall)	5,912	F. G. J. McDonagh	27,478.75	F. F. Fowke (430 Bay St.)	8,437.74
			...			Chas. H. Evans (600 Bay St.)	8,610.49
	2	Markham	22	A. P. Graham	143.65	E. Wurm	133.79
	3	Richmond Hill	68	J. R. Herrington	255.70	L. E. Clement	220.50
	4	Newmarket	146	F. S. Thompson	519.40	P. Trivett	227.52
	5	Sutton	31	G. M. Morrison	137.51	W. A. Ego	63.35
	6	Aurora	61	W. H. Taylor	273.95	H. E. Teasdale	190.30
	7	Woodbridge	71	C. F. Lewis	267.74	C. F. Lewis	173.28
	8	West Toronto	2,296	J. C. McFarlane	11,700.15	W. T. Bailey	8,288.75
	9	Birch Cliff	1,336	W. T. Kenny	6,454.45	H. Saunders	4,033.92
	11	New Toronto	303	Miss G. A. Coffey	1,140.93	M. J. Hennessey	622.26

SHERIFFS, LOCAL REGISTRARS, DEPUTY REGISTRARS, COUNTY COURT CLERKS AND SURROGATE REGISTRARS

Margaret Mulcahy, of Pembroke, Ont., to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the County Court in and for the County of Renfrew.—*Gazette, 3rd Jan., 1942.*

Mildred Justice, of Barrie, Ont., to be Deputy Registrar of the Surrogate Court in and for the County of Simcoe.—*Gazette, 3rd Jan., 1942.*

Marie Marguerite Madeline Plouffe, of North Bay, Ont., appointed Deputy Local Registrar, S.C.O., Deputy Clerk of the District Court and Deputy Registrar of Surrogate Court.—*Order-in-Council, 1st May, 1942.*

Grant R. McLennan, of Almonte, Ont., appointed Sheriff, Local Registrar, S.C.O., Clerk of the County Court and Registrar of the Surrogate Court for the County of Lanark.—*Order-in-Council, 24th May, 1942.*

Sidney Granville Sims, of Hamilton, Ont., appointed Local Registrar, S.C.O., County Court Clerk and Surrogate Registrar, and Acting Official Receiver in Bankruptcy, *pro tem.—Order-in-Council, 12th Aug., 1942.*

Bernice Alberta Farrance, of Hamilton, Ont., appointed Deputy Local Registrar, S.C.O., Deputy County Court Clerk and Deputy Surrogate Registrar for the County of Wentworth.—*Order-in-Council, 1st Sept., 1942.*

William G. Pugsley, one of His Majesty's Counsel, of the City of Ottawa, Ont., to be Local Master of the Supreme Court, Local Registrar of the Supreme Court, Local Master of Titles, in and for the County of Carleton, and Official Receiver in Bankruptcy for Division Number Twelve.—*Gazette, 17th October, 1942.*

Edward F. Donohoe, of Kitchener, Ont., appointed Surrogate Registrar for the County of Waterloo.—*Order-in-Council, 22nd Dec., 1942, effective 1st Jan., 1943.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Clarence F. Tuer, one of His Majesty's Counsel, of Haileybury, Ont., appointed Acting Crown Attorney and Acting Clerk of the Peace in and for the District of Temiskaming during the absence on military service of Dalton Dean, Acting Crown Attorney and Acting Clerk of the Peace in and for the said District of Temiskaming.—*Gazette, 1st Aug., 1942.*

Claude Campbell Savage, one of His Majesty's Counsel, of the City of London, Ont., to be Crown Attorney and Clerk of the Peace in and for the County of Middlesex.—*Gazette, 21st Nov., 1942, effective from 1st Dec., 1942.*

LOCAL MASTERS, S.C.O., COUNTY AND SURROGATE JUDGES

His Honour Judge H. E. Grosch to be Judge of the Surrogate Court and Local Master, S.C.O.—*Order-in-Council, 28th May, 1942.*

His Honour Judge J. C. M. German appointed Judge of the County Court, United Counties of Northumberland and Durham.—*Order-in-Council, 28th May, 1942.*

His Honour Judge E. S. Livermore, to be Judge of the Surrogate Court and Local Master of the Supreme Court in and for the County of Norfolk. —*Gazette, 31st Oct., 1942.*

Appointment of His Honour Judge H. E. Grosch, by Order-in-Council, 28th May, 1942, as Local Master, S.C.O., is revoked by *Order-in-Council, 22nd Dec., 1942.*

MAGISTRATES AND DEPUTY MAGISTRATES

Frederick Carter Macdonald, of Beaverton, Ont., to be a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 3rd Jan., 1942.*

Ivan Burns Craig, of the City of Chatham, Ont., Barrister-at-Law, to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario. —*Gazette, 3rd Jan., 1942.*

A. Bernard Collins, K.C., of the City of Belleville, Ont., appointed a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario. —*Gazette, 24th Jan., 1942.*

Joseph Douglas McNish, K.C., of the City of Toronto, Ont., to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, and also in and for the City of Toronto.—*Gazette, 11th Apr., 1942.*

John Synan Latchford, of Cornwall, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 16th Apr., 1942.*

Charles Weir, of the City of Sarnia, Ont., Barrister-at-Law, to be appointed a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 25th Apr., 1942.*

J. A. R. McCuaig, of Port Arthur, Ont., to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 25th Apr , 1942.*

Wilson N. Robinson, of Oakville, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 28th May, 1942.*

Maitland Goldwin Gould, of North Bay, Ont., appointed Magistrate for the Province of Ontario in room and stead of J. H. McCurry, retired. —*Order-in-Council, 28th May, 1942.*

Fred. S. Doyle, of Smith's Falls, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 4th June, 1942.*

Leslie MacDonald Ball, Barrister-at-Law, of the City of Woodstock, Ont., to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario during the absence on military service of R. G. Groom, Magistrate of Woodstock, Ont.—*Gazette, 11th July, 1942.*

Allan J. Fraser, to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 21st Nov., 1942.*

William John Golden, Deputy Magistrate of Little Current, Ont., to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario. —*Gazette, 19th Dec., 1942.*

Hugh Robert Polson, of Kitchener, Ont., appointed a Magistrate in and for the Province of Ontario.—*Order-in-Council, 22nd Dec., 1942, effective 1st Jan., 1943.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

G. E. Strike, of Ottawa, Ont., appointed Acting Judge of Juvenile Court for the City of Ottawa during illness of J. F. McKinley.—*Order-in-Council, 23rd Apr., 1942.*

R. Labrosse, of Vankleek Hill, Ont., appointed Acting Judge of Juvenile Court for the United Counties of Prescott and Russell.—*Order-in-Council, 28th May, 1942.*

A. H. Lieff, of Ottawa, Ont., appointed Acting Judge of Juvenile Court for the County of Carleton.—*Order-in-Council, 15th June, 1942.*

J. B. Hopkins, of Niagara Falls, Ont., appointed Juvenile Court Judge for the Town of Port Colborne, in room and stead of J. C. Massie, deceased. —*Order-in-Council, 1st Sept., 1942.*

Order-in-Council dated 23rd Apr., 1942, appointing G. E. Strike, of Ottawa, Ont., as Acting Judge of Juvenile Court in and for the City of Ottawa be revoked.—*Order-in-Council, 1st Sept., 1942.*

His Honour Judge E. S. Livermore, County Court Judge for the County of Norfolk, appointed Judge of Juvenile Court for the County of Norfolk. —*Order-in-Council, 27th Oct., 1942.*

Maurice Racette, of Ottawa, Ont., appointed Assistant Probation Officer for the County of Carleton.—*Order-in-Council, 27th Oct., 1942.*

Allan J. Fraser, of Ottawa, Ont., appointed Judge of Juvenile Court and Senior Probation Officer for the City of Ottawa and County of Carleton. —*Order-in-Council, 10th Nov., 1942.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

Alexander W. Bell, of Oshawa, Ont., to be Local Master of Titles for the County of Ontario.—*Gazette, 3rd Jan., 1942.*

Alexander W. Bell, of Oshawa, Ont., to be Registrar of Deeds for the Registry Division of the County of Ontario.—*Gazette, 3rd Jan., 1942.*

Chas. A. Wilson, of Cochrane, Ont., appointed Acting Deputy Local Master of Titles for the District of Cochrane.—*Order-in-Council, 1st May, 1942.*

R. D. Bray, of Ottawa, Ont., appointed Deputy Local Master of Titles, *pro tempore*, for the County of Carleton, including City of Ottawa.—*Order-in-Council, 24th June, 1942.*

Miss Margaret Sutherland, of Fort William, Ont., appointed Deputy Local Master of Titles for Registry Division of the District of Fort William. —*Order-in-Council, 2nd Oct., 1942.*

Marie R. A. A. Levesque, of Cochrane, Ont., appointed Acting Deputy Local Master of Titles for the District of Cochrane.—*Order-in-Council, 10th Nov., 1942.*

John Joseph McDonald, of Arthur, Ont., appointed Registrar of Deeds for the Registry Division of North Wellington.—*Order-in-Council, 22nd Dec., 1942.*

JUSTICES OF THE PEACE

Albert Gingras, of Verner, Ont., appointed a Justice of the Peace for the District of Nipissing.—*Order-in-Council, 2nd Apr., 1942.*

Alex. McDonald, Mattawa, Ont., appointed a Justice of the Peace for the District of Nipissing.—*Order-in-Council, 2nd Apr., 1942.*

George Miller Watts, of Shelburne, Ont., appointed a Justice of the Peace for the County of Dufferin.—*Order-in-Council, 15th June, 1942.*

Arthur William Nicol, of Leaside, Ont., appointed a Justice of the Peace for the Province of Ontario.—*Order-in-Council, 30th June, 1942.*

Milo J. Smith, of Chatham, Ont., appointed a Justice of the Peace for the County of Kent.—*Order-in-Council, 8th July, 1942.*

Fred. Lowden Wright, of Acton, Ont., appointed a Justice of the Peace for the County of Halton.—*Order-in-Council, 14th July, 1942.*

William Leonard Dreany, of Geraldton, Ont., appointed a Justice of the Peace for the District of Thunder Bay.—*Order-in-Council, 14th July, 1942.*

James Albert Knowles, 48 De Vere Gardens, Toronto, appointed a Justice of the Peace for the County of York.—*Order-in-Council, 14th July, 1942.*

Walter B. Fenwick, of Toronto, Ont., appointed a Justice of the Peace for the County of York.—*Order-in-Council, 14th July, 1942.*

Edwin Roy Sayles, of Renfrew, Ont., appointed a Justice of the Peace for the County of Renfrew.—*Order-in-Council, 15th July, 1942.*

William Ronald Cargill, of Moosonee, Ont., appointed a Justice of the Peace for the District of Cochrane.—*Order-in-Council, 2nd Oct., 1942.*

Edric S. Johnson, of Grimsby, Ont., appointed a Justice of the Peace for the County of Lincoln.—*Order-in-Council, 2nd Oct., 1942.*

Miss Mary Louise Locke, of Sandwich, Ont., appointed a Justice of the Peace for the County of Essex.—*Order-in-Council, 2nd Oct., 1942.*

Earl Spencer Scott, of Arthur, Ont., appointed a Justice of the Peace for the County of Wellington.—*Order-in-Council, 10th Nov., 1942.*

Mrs. Ethel Welch, of Simcoe, Ont., appointed a Justice of the Peace for the County of Norfolk.—*Order-in-Council, 24th Nov., 1942.*

George Arnold Southern, of Port Arthur, Ont., appointed a Justice of the Peace for the District of Thunder Bay.—*Order-in-Council, 24th Nov., 1942.*

Arthur Edmond Joseph Falardeau, of Kapuskasing, Ont., appointed a Justice of the Peace for the District of Cochrane.—*Order-in-Council, 24th Nov., '42.*

Christopher Ferdinand Airey, of Niagara Falls, Ont., appointed a Justice of the Peace for the Province of Ontario.—*Order-in-Council, 22nd Dec., 1942.*

Gordon Frederick Glaves, of St. George, Ont., appointed a Justice of the Peace for the County of Brant.—*Order-in-Council, 22nd Dec., 1942.*

Barney Weiss, of Ottawa, Ont., appointed a Justice of the Peace for the County of Carleton.—*Order-in-Council, 22nd Dec., 1942.*

CORONERS

Donald Stirling MacLennan, M.D., of New Toronto, Ont., to be a Coroner in and for the County of York.—*Gazette, 3rd Jan., 1942.*

E. P. Byrne, M.D., of the City of Ottawa, Ont., to be a Coroner in and for the County of Carleton.—*Gazette, 24th Jan., 1942.*

J. B. Symington, M.D., of Sault Ste. Marie, Ont., to be a Coroner in and for the District of Algoma.—*Gazette, 24th Jan., 1942.*

Philip John George Morgan, M.D., of Windsor, Ont., to be a Coroner in and for the County of Essex.—*Gazette, 28th Mar., 1942.*

Gratton Clifford Graham, M.D., of Fenelon Falls, Ont., to be a Coroner in and for the County of Victoria.—*Order-in-Council, 28th May, 1942.*

Howard Greene Barrie, M.D., of Paris, Ont., to be a Coroner in and for the County of Brant.—*Gazette, 28th Mar., 1942.*

Duncan James Sinclair, M.D., of the City of Woodstock, to be a Coroner in and for the County of Oxford.—*Gazette, 18th Apr., 1942.*

Wilfrid A. Crawford, M.D., of Wingham, Ont., to be a Coroner in and for the County of Huron.—*Gazette, 25th Apr., 1942.*

Alexander Charles Baillie, M.D., of Orillia, Ont., to be a Coroner in and for the County of Simcoe.—*Gazette, 16th May, 1942.*

Ralph Percival Johns, M.D., of Willowdale, Ont., to be a Coroner in and for the County of York.—*Gazette, 16th May, 1942.*

Jack Gale Whitteker, M.D., of Rodney, Ont., to be a Coroner in and for the County of Elgin.—*Gazette, 16th May, 1942.*

John Joseph McGuire, M.D., of Smith's Falls, Ont., to be a Coroner in and for the County of Lanark.—*Order-in-Council, 28th May, 1942.*

Joseph Maurice Dupont, M.D., of Kapuskasing, Ont., to be a Coroner for the District of Cochrane.—*Order-in-Council, 28th May, 1942.*

Charles W. Sawers, M.D., of Watford, Ont., to be a Coroner in and for the County of Lambton.—*Gazette, 25th July, 1942.*

Chester N. Mooney, M.D., of the City of Toronto, Ont., an Associate Coroner in and for the City of Toronto, whose jurisdiction has been extended to include the County of York.—*Gazette, 3rd Oct., 1942.*

William Dawson Stuart Jamieson, M.D., of Brussels, Ont., to be a Coroner in and for the County of Huron.—*Gazette, 17th Oct., 1942.*

John Albert McEwen, M.D., of Carleton Place, Ont., to be a Coroner in and for the County of Lanark.—*Gazette, 19th Dec., 1942.*

Agnes Larkin Jamieson, M.D., of Haliburton, Ont., to be a Coroner in and for the County of Haliburton during the absence on military service of Dr. L. H. Carroll, a Coroner in and for the said County of Haliburton. —*Gazette, 19th Dec., 1942.*

DIVISION COURT CLERKS AND BAILIFFS

Charles Fenton Lewis, of Woodbridge, Ont., to be Clerk of the Seventh Division Court of the County of York.—*Gazette, 3rd Jan., 1942.*

William Robert Campbell, of Orangeville, Ont., to be Bailiff of the First Division Court of the County of Dufferin.—*Gazette, 3rd Jan., 1942.*

Gerald Russel Baker, of Norwood, Ont., to be Bailiff of the Second Division Court of the County of Peterborough.—*Gazette, 24th Jan., 1942.*

John James Stewart, of Norwood, Ont., to be Clerk of the Second Division Court of the County of Peterborough.—*Gazette, 24th Jan., 1942.*

Thomas Lloyd Boyle, of Wiarton, Ont., to be Bailiff of the Eighth Division Court of the County of Bruce.—*Gazette, 31st Jan., 1942.*

Hilliard Harry Webb, of Brockville, Ont., to be Clerk of the First Division Court of the United Counties of Leeds and Grenville.—*Gazette, 31st Jan., '42.*

William Grant Allen, of Warkworth, Ont., to be Bailiff of the Ninth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 7th Mar., 1942.*

C. S. Burger, of Fairground, Ont., to be Division Court Clerk and Bailiff of the Seventh Division Court of the County of Norfolk.—*Gazette, 14th Mar., 1942.*

E. M. McMurray, of Niagara Falls, Ont., to be Clerk of the Fourth Division Court of the County of Welland.—*Gazette, 21st Mar., 1942.*

Alvin McDowell, of Tilbury, Ont., to be Bailiff of the Seventh Division Court of the County of Kent.—*Gazette, 21st Mar., 1942.*

Allie David Snetsinger, of Cornwall, Ont., to be Bailiff of the Third Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 9th May, 1942.*

Gordon Frederick Glaves, of St. George, Ont., to be Clerk of the Third Division Court of the County of Brant.—*Gazette, 9th May, 1942.*

John Francis Denneny, of Cornwall, Ont., to be Clerk of the Third Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 9th May, 1942.*

Herbert Grenville Lehigh, of Coe Hill, Ont., to be Acting Clerk of the Second Division Court of the County of Hastings during the absence on military service of C. H. Doolittle.—*Gazette, 16th May, 1942.*

Bruce Hamilton, of Clarksburg, Ont., to be Acting Bailiff of the Fourth Division Court of the County of Grey.—*Gazette, 16th May, 1942.*

Richard Denver Bodkin, of Florence, Ont., to be Clerk of the Third Division Court of the County of Lambton.—*Gazette, 6th June, 1942.*

A. Tancred Renaud, of Amherstburg, Ont., to be Bailiff of the Second Division Court of the County of Essex.—*Gazette, 6th June, 1942.*

William Ernest Wicker, of Port Dover, Ont., to be Bailiff of the Eighth Division Court of the County of Norfolk.—*Gazette, 20th June, 1942.*

Moyes Clayton Honey, of Jarvis, Ont., to be Clerk of the Fourth Division Court of the County of Haldimand.—*Gazette, 27th June, 1942.*

John Marks, of Norwood, Ont., to be Bailiff of the Second Division Court of the County of Peterborough.—*Gazette, 4th July, 1942.*

Thomas Gundry, of the Town of Goderich, Ont., to be Clerk of the First Division Court of the County of Huron.—*Gazette, 18th July, 1942.*

William H. Arthur, of Meaford, Ont., to be Bailiff of the Fourth Division Court of the County of Grey at Clarksburg, Ont.—*Gazette, 22nd Aug., 1942.*

Olive Irene Heiben, of Listowel, Ont., to be Clerk of the Sixth Division Court of the County of Perth.—*Gazette, 5th Sept., 1942.*

Ethelda Williams, of Tilbury, Ont., to be Clerk of the Seventh Division Court of the County of Kent.—*Gazette, 5th Sept., 1942.*

Harry Wilson Asseltine, of Verona, Ont., to be Clerk of the Fourth Division Court of the County of Frontenac.—*Gazette, 3rd Oct., 1942.*

Joseph Elphege Patenaude, of Hawkesbury, Ont., to be Bailiff of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 10th Oct., 1942.*

William John Brown, of Wingham, Ont., to be Bailiff of the Eighth Division Court of the County of Huron.—*Gazette, 17th Oct., 1942.*

Malcolm John Smith, of Iroquois, Ont., to be Bailiff of the Sixth Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 31st Oct., 1942.*

Georges Desloges, of Kapuskasing, Ont., to be Clerk of the Fourth Division Court of the District of Cochrane.—*Gazette, 5th Dec., 1942.*

Irene May Rinch, of Newcastle, Ont., to be Clerk of the Second Division Court of the United Counties of Northumberland and Durham.—*Gazette, 5th Dec., 1942.*

Alexander Gordon Cameron, of Parkhill, Ont., to be Clerk and Bailiff of the Second Division Court of the County of Middlesex.—*Gazette, 12th Dec., 1942.*

Joseph Henri Gelineau, of Hawkesbury, Ont., to be Bailiff of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 19th Dec., 1942.*

Wilfrid Ross Binkley, of Walkerton, Ont., to be Bailiff of the First Division Court of the County of Bruce.—*Gazette, 19th Dec., 1942.*

George R. Davey, of Port Perry, Ont., to be Clerk of the Third Division Court of the County of Ontario.—*Gazette, 8th Jan., 1943.*

William Alex. Gibson, of Fort Erie, Ont., to be Acting Clerk of the Third Division Court of the County of Welland.—*Gazette, 15th Jan., 1943.*

Harold Elwood Dunn, of Alliston, Ont., to be Clerk of the Eighth Division Court of the County of Simcoe.—*Gazette, 19th Jan., 1943.*

Fred Archie Ferguson, of Frankford, Ont., to be Bailiff of the Eighth Division Court of the County of Hastings.—*Gazette, 11th Feb., 1943.*

Alden Herbert Morrison, of Hornepayne, Ont., to be Bailiff of the Hornepayne portion of the Fifth Division Court of the District of Thunder Bay.—*Gazette, 18th Feb., 1943.*

Rene Camille Berthiaume, of Hawkesbury, Ont., to be Clerk of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 26th Mar., 1943.*

SIXTY-FOURTH

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE PROVINCE OF

ONTARIO

1943

(BUSINESS OF 1942)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO
Printed and Published by T. E. Bowman
Printer to the King's Most Excellent Majesty
1943

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-fourth Annual Report of the Superintendent of Insurance for the year 1943 (business for the year ended December 31, 1942). This Report includes the Preliminary Tables respecting 1942 business as printed under date May 20, 1943.

The Report is arranged in four divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

I. Annual Statements.
II. Annual Statement Abstracts.
III. Statistical Tables.
IV. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts." contains tabulated summaries showing the financial condition of all joint-stock and cash-mutual fire insurance companies and fraternal societies not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division IV includes, as "Appendices," certain miscellaneous information and a review of certain legislation enacted at the 1943 session of the Legislative Assembly of this Province.

Life Insurance

There were 40 companies licensed to write life insurance in the Province of Ontario as of December 31st, 1942, as compared to 41 companies at the end of the previous year.

The withdrawing company was the Mutual Life and Citizens Assurance Company, Limited, of Sydney, Australia, which did not renew its license as of July 1st, 1941. This company had approximately $7,000,000 of business in force at December 31st, 1941, and the figures for renewal premiums on this business and payments to policyholders in 1942 have been included in the tables of statistics.

The companies now licensed consist of 27 Canadian companies, 6 British and 7 American.

Premium income received from Ontario policyholders has increased steadily since 1935 when these premiums amounted to 87 million dollars. The premium income in 1942 was $105,900,000, an increase of $7,300,000 over the 1941 figure. This represents an increase of about 7½% over the 1941 premiums, and is the largest increase recorded in recent years. These increases in 1940 and 1941 were about 2% of the previous years' premiums and amounted to about $2,000,000 in each year.

All types of insurance showed increases in the year with ordinary assurances increasing from $67,000,000 to $71,000,000. However, the largest proportional increase was in group assurances, that increased from $4,500,000 to $5,700,000, an increase of approximately 26%.

A comparative summary of premium income for the past five years is as follows:

	1942	1941	1940	1939	1938
Net Premium Income:					
–Ordinary......	$71,080,352	$67,228,107	$65,503,969	$64,416,787	$64,108,038
Assurances–Industrial.....	20,740,238	19,135,278	19,025,189	18,986,346	19,416,585
–Group.........	5,726,206	4,566,469	4,062,406	3,731,724	3,545,658
Annuities................	8,392,614	7,702,159	7,587,547	7,021,777	7,119,322
Consideration for Sinking Fund Policies..........	....	....	....	500	....
TOTALS..............	$105,939,410	$98,632,013	$96,179,111	$94,157,134	$94,189,603

Disbursements to policyholders in Ontario and their beneficiaries showed consistent increases in recent years up until 1940 when they amounted to $69,000,000. In 1941, they were reduced sharply to $64,300,000, and this year they are again reduced and amount to $62,400,000. The reductions in the last two years are mainly due to a decrease in surrender values that this year amount to $13,700,000 as compared with $17,200,000 and $21,000,000 in 1941 and 1940, respectively. Death claims in 1942 have increased by some $2,300,000 to $23,500,000 as compared with $21,200,000 in 1941.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1942:

	1942				TOTAL FOR 1941
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims................	$18,302,032	$2,555,225	$2,726,802	$23,584,059	$21,272,228
Matured Endowments........	6,838,999	2,368,257	....	9,207,256	9,803,133
Surrender Values	10,303,843	3,427,184	3,828	13,734,855	17,263,330
Disability Claims............	766,214	34,500	277,110	1,077,824	1,099,527
Dividends..................	8,909,431	2,773,197	322,932	12,005,560	11,878,222
TOTALS............	$45,120,519	$11,158,363	$3,330,672	$59,609,554	$61,316,440
ANNUITY CONTRACTS					
Payments to Annuitants......	$1,299,739	$490	$219,877	$1,520,106	$1,471,287
Death Benefits..............	277,551	....	14,779	292,330	487,844
Surrender Values............	724,485	....	178,794	903,279	888,362
Disability Claims............	4,510	....	26,736	31,246	29,525
Dividends..................	110,583	....	....	110,583	124,960
TOTALS............	$2,416,868	$490	$440,186	$2,857,544	$3,001,978
TOTAL PAYMENTS IN RESPECT OF ALL CONTRACTS.......	$47,537,387	$11,158,853	$3,770,858	$62,467,098	$64,318,418

New business written in Ontario during 1942 amounted to $368,000,000 as compared with $330,000,000 and $276,000,000 in 1941 and 1940, respectively. Thus the new business written in 1942 is some $92,000,000 greater than that written in 1940 or an increase of one-third.

Although the amount of insurance written in 1942 has increased over 1941, the number of new policies written has decreased from 297,000 to 289,000, indicating an increase in the amount of the average new policy written. The average new policy in 1942 was $1,272; in 1941, $1,112; and in 1940, $1,018.

As would be expected from the substantial volume of new business written, the insurance in force in the Province of Ontario has increased very substantially during the year to $3,714,000,000, which represents an increase of $254,000,000 during the year.

A comparative summary of new business issued and amount in force as at 31st December for the years 1938 to 1942, inclusive, is given below:

POLICIES IN ONTARIO	1942	1941	1940	1939	1938
New Issued:					
Number	289,223	296,652	271,718	258,945	323,081
Amount	$367,966,881	$329,995,138	$276,659,803	$274,578,462	$298,203,413
In Force Dec. 31:					
Number	3,050,018	2,928,007	2,829,575	2,796,297	2,817,509
Amount	$3,714,400,345	$3,459,787,079	$3,252,147,913	$3,132,854,556	$3,049,007,493

FRATERNAL INSURANCE

As at December 31st, 1942, there were forty-four fraternal societies licensed to operate in the Province of Ontario, which is one more than last year. The new society is the Ukrainian Workingmen's Association of Scranton, Pennsylvania, which was licensed in Ontario as from July 1st, 1942.

Total premiums and dues collected from members in 1942 were $2,407,030, which is a slight increase over the figure for 1941 of $2,393,000. These premiums and dues were $2,528,000 in 1938 and decreased slightly each year up until 1941.

Disbursements to policyholders and beneficiaries in Ontario (excluding expenses) in 1942 amounted to $3,009,128 as compared with $3,019,000 in 1941.

Adult mortuary certificates in force in Ontario increased slightly during 1942 from $72,300,000 to $73,081,000. Juvenile mortuary certificates also increased during 1942 from $3,424,000 to $3,914,000. New business written both juvenile and adult showed a net increase of approximately $520,000 as compared with an increase of $700,000 in 1941.

FIRE INSURANCE

Three hundred and twenty-two companies had licenses to transact fire insurance in Ontario during 1942, which is one more than in 1941. New licenses were issued to two Joint Stock companies, and one New England Factory Mutual was reinsured.

Net premiums written in Ontario by all companies in 1942 were $20,401,537, a decrease of $1,542,509 from the 1941 figure. This decrease was to be expected as a large volume of three-year policies on mercantile and manufacturing risks was written in 1941, following the repeal in that year of Section 104 of The Insurance Act which limited the term of fire policies on such risks to one year. Net premiums written this year show an increase of almost $2,000,000 over the 1940 figure of $18,454,755.

Net premiums earned are not affected by the term for which policies are written, and in 1942 totalled $20,245,439, an increase of $1,362,752 over 1941 or 7.2% as compared with an increase of 2.6% in 1941 over 1940.

Total net losses incurred in Ontario in 1942 were $9,045,197, an increase of $1,529,718 over the 1941 figure of $7,515,479. Fire losses in 1942 were the highest suffered in Ontario in recent years and no doubt part of the increase can be ascribed to the generally higher valuations prevailing in wartime. The ratio of net losses incurred to net premiums earned has also increased to 44.68% as compared with 39.80% for 1941 and 40.39% for 1940. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with the same figures for 1941. The experience of each insurer is shown in Table X and a comparative summary appears in Table XIII on page 69

	1942			1941		
	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
	$	$	%	$	$	%
Joint Stock	14,143,475	5,863,139	41.45	13,056,714	4,862,405	37.24
Mutuals:						
(a) Farmers' Mutuals	1,679,908	882,406	52.53	1,644,337	973,048	59.18
(b) Associated New England Factory Mutuals	485,134	109,944	22.66	434,320	133,513	30.74
(c) Other Mutuals	948,583	551,317	58.12	913,836	191,455	20.95
Cash Mutuals:						
(a) Without Share Capital	1,663,144	689,863	41.48	1,623,795	707,271	43.56
(b) With Share Capital	450,209	292,650	65.00	402,836	187,109	46.45
Reciprocal Exchanges	230,926	89,256	38.65	213,755	25,546	11.95
Lloyd's	644,060	566,622	87.98	593,094	435,132	73.37
TOTALS	20,245,439	9,045,197	44.68	18,882,687	7,515,479	39.80

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 78 to 85; loss ratios on pages 216 and 217; and other data on pages 202 to 204.)

Experience of the farmers' mutuals continued to be favourable in 1942, with substantial improvement in all aggregate figures, and with 63 of the 67 companies strengthening their financial positions.

Net insurance in force increased 23 millions to 606 millions, and the number of policies increased 5,400 to 200,500. On 170,400 policies of direct insurance amounting to 606 millions there were 30,100 reinsurance policies amounting to 51 millions. (These reinsurance figures apply to both "ceded" and "accepted" totals, because the farmers' mutuals are restricted by statute to reinsurance only with other insurers of the same class.) The 1942 increase was 23 millions in direct insurance and 5 millions in reinsurance, but since only about one-third of the policies expire each year, new and renewed insurance in 1942 exceeded expired and cancelled insurance in 1942 by about 12% in direct insurance and about 33% in reinsurance. That is, the companies are offsetting a sharp increase in direct policies written by making greater use of reinsurance. This is borne out in average policies, the average direct policy being up $65 ($195 on 1942 business) at $3,555, whereas the average net direct policy is up only $40 ($120 on 1942 business) at $3,255.

Net losses paid decreased $136,000 at $867,000, and there was a decrease of $90,600 (9.3%) in net losses incurred, to $882,400. Cost of management was up $25,000 at $355,400, the increase consisting of agents' fees on a greater volume of insurance written, and some increase in salaries and directors' fees. In terms of cents per $100 of the average net amount of insurance in force during 1942, cost of insurance was down 1.78c. at 20.82c., the increase of .25c. in management expense (5.98c.) slightly offsetting a decrease of 2.03c. in loss cost (14.84c.). The companies had good loss experience in 1926 (15.49c.), 1920 (15.84c.) and 1915 (15.74c.), but we have to go back to 1909 (13.40c.) to find a better figure than 1942.

Net premiums received increased $72,000 to $1,709,000, and net premiums earned were also up $35,600 to $1,680,000. Although investments made ($1,091,000) exceeded investments realized ($211,000) by $880,000, interest earned was up only $13,000 to $173,600.

The ratio of net losses incurred to net premiums earned showed a decrease from 59.18 in 1941 to 52.53 in 1942, but this improvement was offset to some extent by an increase from 20.11 to 21.16 in the ratio of management expense to net premiums earned.

Aggregate surplus increased $548,000 to $4,764,000, which is equivalent to an increase of 6.3c. to 78.6c. per $100 of net insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) showed a substantial increase of $605,000 to $5,503,000, or 90.8c. per $100 of net insurance in force. These figures are net after donations of $32,000 to the M.F.U.A. British Aid Fund and $6,100 to the Canadian Red Cross and other war charities, and the setting aside of $27,500 for refunds from surplus by the Canadian Millers' Mutual (50%), the Dufferin Farmers' Mutual (20%), the South Easthope Farmers' Mutual (25%) and the Otter Mutual (15%). Several rate reductions were effected, and there was also a trend to broaden the protection given by the companies' policies—particularly with respect to increased limits of liability on live stock. Five companies have made general rate reductions to date in 1943.

A special feature of 1942 operation of these companies was a fire prevention campaign, with the objective of reducing net losses incurred during the year by 25% as compared to the average of the preceding five years. They did not succeed in this, but they did effect a decrease of 15%, when the figures are calculated on the fairest basis—i.e., in cents per $100 of insurance. The campaign is being continued in 1943.

Automobile Insurance

One hundred and seventy-three companies were licensed to transact automobile insurance in Ontario in 1942, which is an increase of one over the previous year. A new license was issued to one joint stock company during the year.

Net premiums written in 1942 were $11,840,998, a decrease of $1,474,566 or 11% from the 1941 figure of $13,315,564. From 1933 to 1941, these premiums showed regular and substantial increases, but a decrease this year was to be expected as a result of wartime restrictions on automobiles in 1942 and a reduction in premium rates put into effect by companies this year.

Net premiums earned were $12,672,499, which is only slightly less than last year. The premium earned figure does not fully reflect the reduction in writings in 1942 as a considerable proportion of the writings in that year will not be earned until 1943.

Losses incurred amounted to $5,097,897, a reduction of $1,653,811 from the 1941 figure. The ratio of net losses incurred to net premiums earned in 1942 was 40.23%, as compared to 53.20% in 1941, and is the lowest ratio shown in any of the past seventeen years as is shown by the following tabulation of the premiums and losses from 1926 to 1942. The loss ratios for 1941 and 1942 are not strictly comparable with previous years as the expenses for settling and adjusting claims are not included in 1941 and 1942 losses, while they were included in previous years.

	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
	$	$	$	%
1926	3,743,532	3,657,994	2,037,903	55.7
1927	4,643,948	4,295,003	2,835,352	66.0
1928	6,280,675	5,670,656	3,603,260	63.5
1929	8,324,146	7,520,896	4,314,383	57.4
1930	9,361,901	8,934,508	4,378,698	49.0
1931	8,830,502	8,968,620	4,601,104	51.30
1932	7,769,765	8,017,672	3,805,268	47.46
1933	6,462,809	6,904,414	3,551,142	51.43
1934	6,931,896	6,748,426	4,007,387	59.38
1935	7,017,027	6,963,890	4,123,233	59.21
1936	7,920,609	7,553,033	4,717,954	62.46
1937	9,550,354	8,862,667	5,860,657	66.16
1938	10,409,413	10,048,543	6,043,133	60.14
1939	11,194,996	10,882,626	5,837,725	53.64
1940	12,135,244	11,750,570	6,700,382	57.02
1941	13,315,564	12,686,272	6,751,708	53.20
1942	11,840,998	12,672,499	5,097,897	40.23

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because insurers which are not member companies of the Canadian Underwriters' Association write approximately sixty per cent of the automobile insurance premiums reported for Ontario at "non-tariff" rates, which are generally lower than "tariff" rates.

Loss-Cost Experience

The automobile insurance loss-cost experience in the Province continues to be filed by insurers with the statistical agency designated pursuant to section 72 of The Insurance Act (The Canadian Underwriters' Association).

On November 1, 1943, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for the calendar year 1942, transactions in respect of 1938, 1939, 1940, 1941 and 1942 policy years, and for the first six months of calendar year 1943 transactions in respect of policy year 1942. The tabulated results so directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1942 incomplete policy year experience (valued as at June 30, 1943) to a complete policy year basis were approved by the Department on December 2, 1943. During December, 1943, experience exhibits were received containing automobile insurance loss-cost indications directed to be developed from the tabulated results of the complete policy years 1938, 1939, 1940 and 1941, and the incomplete policy year 1942 (valued as of June 30, 1943).

Automobile Insurance Premium Rates

Sections 302, 303 and 304 of the Act, providing for government regulation of automobile insurance premium rates, are not in force. Insurers and rating bureaux are not required to file their schedules of premium rates with the

Department. Nevertheless, by analysis of the loss-cost experience data filed pursuant to section 72 of the Act, the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed, made or charged in the Province. Complete loss-cost experience data for the automobile insurance business of all insurers in the Province, stock and mutual, tariff, non-tariff and Lloyd's, is presently on file, commencing with the policy year 1927. Automobile insurance loss-cost experience data is now required to be filed in seven provinces (excluding Quebec and Nova Scotia)

Standard Forms

The work of the Committee of Underwriters, which Committee makes recommendations from time to time respecting the forms of application, policy and endorsement to be used for the writing of automobile insurance in the several provinces under the "Uniform Automobile Insurance Act," has been covered in previous Reports since 1932. (For last reference see page ix of the 1942 Report.) A list of the "Standard" forms, revised to November 1, 1942, is given in Appendix VI of this Report.

During November, 1942, special forms of automobile insurance application and policy covering owners and drivers of automobiles registered pursuant to Wartime Industrial Transit Plan were approved by the Association of Superintendents of Insurance upon the recommendation of the Committee of Underwriters. Separate non-owned forms were also approved to cover the Plant, Transit Controller of Department of Munitions and Supply and the Plant or Local Transit Officer. A year later (November, 1943) additional forms were approved by the Association, extending the above mentioned coverages where vehicles other than private passenger vehicles were operating under Wartime Industrial Transit Plan, i.e. buses operating under Stage Permits. All these insurance forms are shown in Appendix VI to this Report following the list of "Standard" automobile insurance forms. This insurance is written through the Wartime Insurance Pool.

In accordance with the practice followed in previous years, the Committee of Underwriters was named for the 1943–44 season on November 17, 1943. The personnel of this Committee is the same as shown in the 1940 Report on page x, with the addition of Mr. Hugh Ham, of British America–Western Assurance Companies. Mr. D. M. Dewar replaced Mr. E. M. Hill as Vice-Chairman, but Mr. Hill still remains on the Committee

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1942 for these classes of insurance.

CLASS OF INSURANCE	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Accident—Personal	1,500,971	413,740	27.56
Accident—Public Liability	1,391,296	380,807	27.37
Accident—Employers' Liability	508,943	222,575	43.73
Accident and Sickness Combined	3,327,217	2,324,664	69.87
Aircraft	92,663	55,892	60.32
Boiler—Boiler	311,667	15,930	5.11
Boiler—Machinery	237,184	65,530	27.63
Credit	124,750	3,340	2.68
Earthquake	917	....	.....
Explosion	167,842	90	.05
Forgery	37,409	6,405	17.12
Guarantee—Fidelity	622,933	119,249	19.14
Guarantee—Surety	342,622	*− 11,472*	.....
Hail	337,930	132,853	39.31
Inland Transportation	600,934	234,774	39.07
Live Stock	30,023	12,255	40.82
Marine	4,513,679	1,832,112	40.59
Personal Property	1,395,575	937,726	67.19
Plate Glass	247,856	141,237	56.98
Real Property	179,511	17,247	9.61
Sickness	765,990	482,854	63.04
Sprinkler Leakage	3,676	2,107	57.32
Theft	578,122	178,936	30.95
Weather	1,789	1,116	62.38
Windstorm	199,902	81,108	40.57
TOTALS	17,521,401	7,651,075	43.67

Net premiums written have increased $3,859,652 over the 1941 figure of $13,661,749. The greater part of this increase is in marine insurance which has increased $2,700,000 and in accident and sickness insurance which has increased $677,000. Net losses incurred have increased by $2,394,000 and this increase is also largely made up by increases in marine and accident and sickness insurance. The ratio of net losses incurred to net premiums written is 43.67% as compared with 38.48% and an increase in this ratio for marine insurance from 31.53% to 40.59% and in accident and sickness insurance from 62.06% to 69.87% largely accounts for the increase.

JURISDICTION

In my 1942 Report there is printed as Appendix V the judgment of the Supreme Court of Canada, delivered October 6, 1942, in a Reference as to the validity of section 16 of The Special War Revenue Act, as amended by section 4 of Chapter 27 of the Statutes of 1940–41. To the question as to whether section 16 as amended is *ultra vires* of the Parliament of Canada either in whole or in part, and if so, in what particular or to what extent, the unanimous judgment of the court was· "Yes, in its entirety."

On March 8, 1943, notice of application to the Judicial Committee of the Privy Council for leave to appeal from this judgment was given. This was refused in an oral judgment on July 26, 1943. No formal report as to the reasons for the refusal appears to have been given, but there is printed in Appendix V to this Report a review of the proceedings as published in Canadian Insurance Law Service Bulletin No. 717 (issue of November 20, 1943).

Hartley D. McNairn

Superintendent of Insurance

Parliament Buildings, Toronto
December 15, 1943

CONTENTS

PAGE
Preliminary Text ... iii
Index and License Register ... xiv

I.—ANNUAL STATEMENTS

(a) Joint Stock Insurance Companies ... 1
(b) Mutual Insurance Corporations ... 77
  I. Farmers' Mutuals—Fire and Weather (Tables only) ... 78
  II. Associated New England Factory Mutuals ... 86
  III. Other Mutuals ... 89
(c) Cash-Mutual Insurance Corporations ... 95
(d) Fraternal Societies ... 103
(e) Mutual Benefit Societies ... 141
(f) Companies Not Within (a) (b) (c) (d) and (e) ... 159
(g) Reciprocal or Inter-insurance Exchanges ... 167
(h) Lloyd's ... 173
(i) Pension Fund Associations ... 177

II.—ANNUAL STATEMENT ABSTRACTS

Respecting Insurers other than Mutual Benefit Societies, Pension Fund Associations and Insurers filing modified statements only pursuant to Section 73 (2) of the Act.

Assets and Liabilities; Income and Disbursements, etc., by Classes of Insurers ... 187
Development of Claims Valuations ... 193

III.—STATISTICAL TABLES

Comparative Summaries for Mutual Fire Insurance Corporations Not Licensed Under Dominion Insurance Acts:

Table I. Assets, Liabilities, Amount at Risk, etc. (1910–1942) ... 202
Table II. Receipts and Expenditures, Cost of Management, etc. (1907–1942) ... 203
Table III. Cost of Insurance (1902–1942) ... 204

Underwriting Experience (Premiums and Losses) for Year 1942 by Classes of Insurance, Reported by All Insurers Operating in Ontario:

Table IV. Life Insurance Companies—Premium Income ... 205
Table V. Life Insurance Companies—Disbursements to Policyholders ... 206
Table VI. Life Insurance Companies—Exhibit of Policies ... 209
Table VII. Fraternal Societies—Premium Income and Disbursements to Certificate Holders ... 210
Table VIII. Fraternal Societies—Exhibit of Mortuary Certificates (Adult) ... 211
VIII (a) (Juvenile) ... 212
Table IX. Fraternal Societies—Exhibit of Certificates Other than Mortuary ... 213
Table X. Fire Insurance ... 214
Table XI. Automobile Insurance ... 221
Table XII. Casualty and Miscellaneous Insurance (Other than Automobile) ... 223
Table XIII. Summary of Premiums and Losses (All Classes Except Life) ... 243

IV.—APPENDICES

I. Review of 1943 Insurance Legislation ... 247
II. Valuation of Securities ... 248
III. Head Offices, Principal Offices, etc., of Insurers Incorporated by Ontario (Except Mutual Benefit Societies) ... 250
IV. Classification of Experience on Fire Risks ... 252
V. Court Decisions ... 256
VI. Standard Automobile Insurance Forms, including Forms for "Wartime Industrial Transit Plan ... 257
VII. Underwriters' Agencies ... 269
VIII. Guarantee Bonds—List of Insurers Whose Bonds Are Authorized by Order-in-Council for Court and Other Special Purposes ... 269

INDEX AND LICENSE REGISTER

As at December 31st, 1942

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Acadia Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	3
2	Aetna Casualty and Surety	Automobile and Guarantee Insurance	3
3	Aetna Insurance Company	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	3
4	Aetna Life Insurance Company	Life, Accident and Sickness Insurance	3
5	Agricultural Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4 4
6	Alliance Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	4
7	Alliance Insurance of Philadelphia	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
8	American Alliance Insurance	Fire, Automobile, Hail, Inland Transportation. Property Damage, Sprinkler Leakage, Theft and Weather Insurance	4
9	American Automobile Fire	Automobile Insurance	4
10	American Automobile Insurance	Automoble and Accident Insurance	5
11	American Central Insurance	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	5
14	American Home Fire Assurance	Fire, Property Damage and Sprinkler Leakage Insurance	5
15	American Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	6
16	American Surety Company	Guarantee and Theft Insurance	6
17	Anglo-Scottish Insurance Company.	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
18	Arex Indemnity Company	Automobile, Employer's Liability, Public Liability, Theft and Workmen's Compensation Insurance	6
19	Atlas Assurance Company	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	6
20	Automobile Insurance Company	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Damage. Theft and Weather Insurance	7
21	Baloise Fire Insurance Company	Fire Insurance	7
22	Baltimore American Ins. of N.Y.	Fire, Inland Transportation, Property Damage and Theft Ins.	7
23	Bankers and Shippers Insurance	Fire Insurance	7
24	Beaver Fire Insurance Company	Fire, Sprinkler Leakage and Weather Insurance	7
25	Bee Fire Insurance of Paris	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	8
26	Boiler Inspection and Insurance	Boiler and Machinery Insurance	8
27	Boston Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	8
28	British America Assurance	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	8
29	British Canadian Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	9
30	British Crown Assurance Corp.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	9
31	British Empire Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	9
32	British and European Insurance	Fire, Inland Transportation, Property Damage and Theft Ins.	9
33	British and Foreign Marine Ins.	Marine Insurance	10
34	British General Insurance Co.	Fire, Automobile and Property Damage Insurance	10
35	British Law Insurance Company	Fire. Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	10
36	British Northwestern Fire Ins.	Fire, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage. Theft and Weather Insurance	11
37	British Oak Insurance Co.	Fire, Automobile, Inland Transportation and Property Damage Insurance	11
38	British Traders' Insurance Co.	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	11
39	Caledonian-American Insurance	Fire, Inland Transportation, Property Damage. Sprinkler Leakage, Theft and Weather Insurance	11
40	Caledonian Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
41	California Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	12
42	Camden Fire Insurance Asso.	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	12
43	Canada Accident and Fire Assur.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	12
44	Canada Life Assurance Company	Life Insurance	12
45	Canada Security Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage Theft, Weather and Workmen's Compensation Insurance	13
46	Canadian Fire Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance.	13

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
47	Canadian General Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13
48	Canadian Indemnity Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	13
49	Canadian Surety Company	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Ins.	14
50	Car and General Ins. Corp.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	14
51	Casualty Company of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	14
52	Central Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	14
53	Central Union Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	15
54	Century Insurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
55	China Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	15
56	Citizens Insurance of New Jersey	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
57	City of New York Insurance Co.	Fire, Hail, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	15
58	Columbia Insurance of New York	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	16
59	Commercial Life Assurance Co.	Life Insurance	16
60	Commercial Union Assurance Co.	Fire, Life, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	16
61	Confederation Life Association	Life, Accident and Sickness Insurance	17
62	Connecticut Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	17
63	Consolidated Fire and Casualty	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft Insurance	17
64	Continental Casualty Company	Accident, Automobile, Employers' Liability, Plate Glass, Public Liability, Sickness and Theft Insurance	17
65	Continental Insurance Company	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	18
66	Continental Life Insurance	Life Insurance	18
67	Cornhill Insurance Company	Fire, Automobile and Property Damage Insurance	18
68	Crown Life Insurance Company	Life Insurance	18
69	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	19
70	Dominion Fire Insurance Co.	Fire, Accident, Automobile and Plate Glass Insurance	19
71	Dominion Life Assurance Co.	Life Insurance	19
72	Drapers' and General Insurance	Fire, Automobile and Property Damage Insurance	19
73	Eagle Fire Co. of New York	Fire, Automobile and Inland Transportation Insurance	20
74	Eagle Star Insurance Company	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	20
75	T. Eaton Life Assurance Co.	Life Insurance	20
76	Empire Life Insurance Company	Life Insurance	20
77	Employers' Liability Assurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	27
78	Employers Reinsurance Corp'n	Accident, Automobile, Credit, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation (limited to contracts of reinsurance)	27
79	Ensign Insurance Company	Fire and Sprinkler Leakage Insurance	27
80	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	27
81	Equitable Life Insurance Company	Life Insurance	27
82	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	28
83	Eureka-Security Fire and Marine	Fire and Automobile Insurance	28
84	Excelsior Life Insurance Co.	Life Insurance	28
85	Excess Insurance Company	Fire Insurance	28
86	Federal Fire Co. of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	28
87	Federal Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage and Weather Insurance	29
88	Fidelity and Casualty of New York	Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft Insurance	29
89	Fidelity Insurance of Canada	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Ins.	29
90	Fidelity-Phenix Fire of New York	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	29

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
91	Fire Association of Philadelphia	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	29
92	Fire Insurance Co. of Canada	Fire, Property Damage and Sprinkler Leakage Insurance	30
93	Fireman's Fund Insurance Co.	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
94	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.	30
95	First American Fire Ins. Co.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	30
96	Fonciere Fire of Paris, France	Fire Insurance	30
97	Franklin Fire Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	31
98	General Accident Assur. of Canada	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	31
99	General Acc., Fire & Life Assur.	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	31
100	General Exchange Ins. Corp'n	Automobile Insurance (excluding Liability Insurance)	31
101	General Security Ins. of Canada	Fire, Accident, Automobile, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	31
102	Gibraltar Fire & Marine Ins.	Fire, Automobile, Hail, Inland Transportation, Property Damage and Theft	32
103	Girard Fire and Marine Ins.	Fire, Hail and Weather Insurance	32
104	Glens Falls Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	32
105	Globe Indemnity of Canada	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	32
106	Globe & Republic of America	Fire Insurance	32
107	Grain Insurance and Guarantee	Fire, Guarantee and Theft Insurance (limited to renewal of Insurance Contracts in Ontario)	33
108	Granite State Fire Insurance Co.	Fire Insurance	33
109	Great American Indemnity Co.	Accident, Automobile, Aircraft, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Ins.	33
110	Great American Insurance Co.	Fire, Automobile, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	33
111	Great West Life Assurance	Life, Accident and Sickness Insurance	34
112	Guarantee Co. of N. America	Guarantee and Theft Insurance	34
113	Guardian Assurance Company	Fire, Accident, Employers' Liability, Inland Transportation, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	34
114	Guardian Insurance of Canada	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	34
115	Guildhall Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
116	Halifax Insurance Company	Fire, Automobile, Accident, Aircraft, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
117	Hand-in-Hand Insurance Co.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	35
118	Hanover Fire Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	37
119	Hartford Accident and Indemnity	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	37
120	Hartford Fire Insurance Co.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	37
121	Hartford Live Stock Insurance	Live Stock Insurance	38
122	Hartford Steam Boiler Inspection	Boiler and Machinery (limited to contracts of reinsurance)	38
123	Helvetia Swiss Fire Insurance	Fire Insurance	38
124	Home Fire and Marine Ins.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	38
125	Home Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	38
126	Homestead Fire Insurance	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	39
127	Hudson Bay Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	39
128	Imperial Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	39
129	Imperial Guarantee & Accident Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation	39
130	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	39
131	Imperial Life Assurance of Canada	Life Insurance	40

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
132	Indemnity Insurance Company of N. America, Philadelphia, Pa.	Accident, Automobile, Guarantee, Live Stock, Plate Glass, Sickness and Theft Insurance	40
133	Indemnity Marine Assurance	Inland Transportation, Marine and Property Damage Ins.	40
134	Insurance Company of N. America	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	40
135	International Fidelity Insurance	Guarantee Insurance	40
136	Jersey Insurançe of New York	Fire, Automobile, Sprinkler Leakage and Weather Insurance	41
137	Law, Union and Rock Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
138	Legal and General Assurance Soc.	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.	41
139	Liverpool & London & Globe Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
140	Liverpool-Manitoba Assurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	42
141	Local Government Guarantee Soc.	Fire, Property Damage and Sprinkler Leakage Insurance	42
142	London Assurance	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	42
143	London-Canada Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	42
144	London and County Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	42
145	London Guarantee and Accident	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	43
146	London & Lancashire Guar. & Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	43
147	London & Lancashire Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	43
148	London Life Insurance Company	Life, Accident and Sickness Insurance	43
149	London & Provincial Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	44
150	London & Scottish Assurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	44
151	Loyal Protective Life Insurance	Life, Accident and Sickness Insurance	44
152	Lumbermen's Insurance Company	Fire, Inland Transportation, Property Damage and Theft Ins.	44
153	Manufacturers Life Insurance	Life Insurance	45
154	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	45
155	Maryland Casualty Company	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	45
156	Maryland Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	45
157	Mercantile Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	45
158	Merchants Fire Assurance Corp'n of New York	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	46
159	Merchants Fire Insurance Co.	Fire and Automobile Insurance	46
160	Merchants and Mfgrs. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	48
161	Merchants Marine Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	48
162	Mercury Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	48
163	Metropolitan Casualty of N.Y.	Accident, Automobile, Guarantee, Plate Glass, Sickness and Theft Insurance	48
164	Michigan Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	48
165	Monarch Life Assurance	Life Insurance	49
166	Montreal Life Insurance	Life Insurance	49
167	Motor Union Insurance Company	Fire, Accident, Automobile, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Weather Ins.	49
168	National-Ben Franklin Fire Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Insurance	50
169	National Fire Ins. of Hartford	Fire, Aircraft, Automobile, Inland Transportation and Property Damage Insurance	50
170	National Liberty of America	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	50
171	National Life Assurance Company	Life Insurance	50
172	National-Liverpool Ins. Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	50
173	National Provincial Ins. Co.	Fire, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	51
174	National Security Insurance	Fire Insurance	51

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
175	National Surety Corporation	Guarantee Insurance (as a discontinuing Company only)	51
176	National Union Fire of Pittsburg, Pa.	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	51
177	Nationale Fire Ins. of Paris, France.	Fire and Property Damage Insurance	51
178	Newark Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	52
179	New Brunswick Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	52
180	New England Fire Insurance	Fire, Automobile, Hail and Property Damage Insurance	52
181	New Hampshire Fire Insurance	Fire and Automobile Insurance	52
182	New York Fire Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	52
183	New York Underwriters	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	53
184	Niagara Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	53
185	North American Accident	Accident and Sickness Insurance	53
186	North British & Mercantile Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	53
187	North Empire Fire	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	53
188	North River Insurance	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	54
189	North West Fire Insurance	Fire and Property Damage Insurance	54
190	Northern Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	54
191	Northern Life Assurance	Life Insurance	54
192	Northwest Casualty Company	Automobile, Plate Glass and Theft Insurance	54
193	Northwestern National Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	55
194	Norwich Union Fire Insurance Soc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	55
195	Occidental Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	55
196	Occidental Life Insurance	Life, Accident and Sickness Insurance	55
197	Ocean Accident & Guarantee Corp'n.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	56
198	Pacific Coast Fire Insurance	Fire, Accident, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	56
199	Pacific Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	56
200	Palatine Insurance Company	Fire, Automobile and Property Damage Insurance	56
201	Patriotic Assurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	56
202	Pearl Assurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	57
203	Phenix Fire of Paris, France	Fire, Automobile and Property Damage Insurance (limited to renewal of insurance contracts)	57
204	Philadelphia Fire & Marine	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	57
205	Phoenix Assurance Company	Fire, Aircraft, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	57
206	Phoenix Insurance of Hartford	Fire, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	57
207	Pilot Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	58
208	Pioneer Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	59
209	Planet Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	60
210	Protective Association of Canada	Accident and Sickness Insurance	60
211	Providence Washington Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	60
212	Provincial Insurance Company	Fire, Automobile and Property Damage Insurance	60
213	Prudential Assurance Company	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	61
214	Quebec Fire Assurance Company	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	61
215	Queen City Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	61
216	Queen Insurance of America	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	63

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
217	Railway Passengers Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	63
218	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	64
219	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	64
220	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	64
221	Royal Scottish Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	64
222	St. Paul Fire & Marine Insurance	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	65
223	Saint Paul-Mercury Indemnity	Accident and Automobile Insurance	65
224	Sauvegarde, La, Life Insurance	Life Insurance	65
225	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	65
226	Scottish Insurance Corporation	Fire and Property Damage Insurance	65
227	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	66
228	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
229	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance	66
230	Security Insurance of New Haven	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
231	Security National Insurance	Fire Insurance	66
232	Sentinel Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	67
233	South British Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance	67
234	Southern Insurance Company	Fire, Automobile, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	67
235	Sovereign Life Assurance	Life Insurance	67
236	Springfield Fire & Marine	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	67
237	Standard Marine Insurance	Inland Transportation and Marine Insurance	68
238	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	68
239	Sterling Insurance Company	Fire Insurance	68
240	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	70
241	Sun Life Assurance Company	Life Insurance	70
242	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (limited to renewals of insurance contracts)	70
243	Switzerland General Insurance	Fire Insurance	70
244	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation Insurance	70
245	Travelers Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Property Damage Sprinkler Leakage and Weather Insurance	71
246	Travelers Indemnity Company	Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance	71
247	Travelers Insurance Company	Life, Accident, Aircraft, Automobile, Employers' Liability, Public Liability, Sickness and Workmen's Compensation Ins.	71
248	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	71
249	Union Fire, Acc. & General of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	72
250	Union Insurance Society of Canton	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	72
251	Union Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	72
252	United British Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	72
253	United Firemen's Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	72
254	United States Fidelity & Guaranty	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	73
255	United States Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	73
256	United States Guarantee	Automobile, Employers' Liability, Public Liability and Theft Ins.	73
257	Urbaine Fire Ins. of Paris, France	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	73

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
258	Victory Insurance Company	Fire (limited to contracts of Reinsurance)	73
259	Wellington Fire Insurance	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage and Theft Insurance	74
260	Westchester Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	74
261	Western Assurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	74
262	Western Life Assurance	Life Insurance	74
263	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	75
264	World Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	75
265	World Marine & General Ins.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	75
266	Yorkshire Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	75
267	Zurich Gen. Accident & Liability	Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Ins.	75

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
	Farmers' Mutual—Fire		
1	Algoma	Fire Insurance	78
2	Amherst Island	Fire Insurance	78
3	Ayr Farmers'	Fire Insurance	78
4	Bay of Quinte Agricultural	Fire Insurance	78
5	Bertie and Willoughby Farmers'	Fire Insurance	78
6	Blanshard	Fire Insurance	78
7	Blenheim, North	Fire Insurance	78
8	Brant, County of	Fire Insurance	78
9	Canadian Millers' Mutual	Fire insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees	78
10	Caradoc Farmers'	Fire Insurance	78
11	Clinton, Township of	Fire Insurance	78
12	Culross	Fire Insurance	78
13	Dereham and West Oxford	Fire Insurance	78
14	Dorchester, North and South	Fire Insurance	78
15	Downie Mutual	Fire Insurance	78
16	Dufferin Farmers'	Fire Insurance	78
17	Dumfries, North, and Waterloo, South	Fire Insurance	78
18	Dunwich Farmers'	Fire Insurance	78
19	Easthope, South Farmers'	Fire Insurance	78
20	Ekfrid Mutual	Fire Insurance	78
21	Elma Farmers'	Fire Insurance	78
22	Eramosa Mutual	Fire Insurance	78
23	Erie Farmers'	Fire Insurance	78
24	Farmers' Central	Fire Insurance	78
25	Farmers' Union	Fire Insurance	78
26	Formosa Mutual	Fire Insurance	78
27	Germania Farmers'	Fire Insurance	78
28	Glengarry Farmers'	Fire Insurance	78
29	Grand River Farmers'	Fire Insurance	78
30	Grenville Patron Mutual	Fire Insurance	78
31	Grey and Bruce	Fire Insurance	78
32	Guelph Township	Fire Insurance	78
33	Halton Union Farmers'	Fire Insurance	79
34	Hamilton Township Farmers'	Fire Insurance	79
35	Hay Township Farmers'	Fire Insurance	79
36	Hopewell Creek	Fire Insurance	79
37	Howard Farmers'	Fire Insurance	79
38	Howick Farmers'	Fire Insurance	79
39	Kent and Essex Farmers'	Fire Insurance	79
40	Lambton Farmers'	Fire Insurance	79
41	Lanark County Farmers'	Fire Insurance	79
42	Lennox and Addington	Fire Insurance	79
43	Lobo Mutual Fire	Fire Insurance	79
44	London Township	Fire Insurance	79

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
45	McGillivray	Fire Insurance	79
46	McKillop	Fire Insurance	79
47	Maple Leaf Farmers'	Fire Insurance	79
48	Nissouri Farmers'	Fire Insurance	79
49	Norfolk County Farmers'	Fire Insurance	79
50	North Kent	Fire Insurance	79
51	Oneida Farmers'	Fire Insurance	79
52	Ontario Threshermen's	Fire Insurance	79
53	Otter Mutual	Fire Insurance	79
54	Peel County Farmers'	Fire Insurance	79
55	Peel and Maryborough	Fire Insurance	79
56	Prescott Farmers'	Fire Insurance	79
57	Puslinch	Fire Insurance	79
58	Saltfleet and Binbrook	Fire Insurance	79
59	Southwold Farmers'	Fire Insurance	79
60	Townsend Farmers'	Fire Insurance	79
61	Usborne and Hibbert	Fire Insurance	79
62	Walpole Farmers'	Fire Insurance	79
63	Waterloo, North, Farmers'	Fire Insurance	79
64	Wawanosh, West,	Fire Insurance	79
65	Westminster Township	Fire Insurance	79
66	Williams, East	Fire Insurance	79
67	Yarmouth	Fire Insurance	79
	Farmers' Mutual—Weather		
68	Ontario Farmers' Weather	Weather Insurance	79
69	Western Farmers'	Weather Insurance	79
	Associated New England Factory Mutuals		
1	Arkwright Mutual Fire	Fire Insurance	86
2	Blackstone Mutual Fire	Fire Insurance	86
3	Boston Manufacturers' Mutual Fire	Fire Insurance	86
4	Cotton and Woolen Manufacturers'	Fire Insurance	86
5	Fall River Manufacturers' Mutual	Fire Insurance	87
6	Firemen's Mutual	Fire Insurance	87
7	Manufacturers' Mutual Fire	Fire Insurance	87
8	Philadelphia Manufacturers' Mutual Fire	Fire Insurance	87
9	Protection Mutual Fire	Fire Insurance	87
10	What Cheer Mutual Fire	Fire Insurance	87
11	Worcester Manufacturers' Mutual	Fire Insurance	88
	Other Mutuals		
1	Central Manufacturers' Mutual	Fire, Automobile, Inland Transportation, Property Damage and Theft Insurance	89 89
2	Hardware Dealers' Mutual	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	89 89 89
3	Indiana Lumbermen's Mutual	Fire, Property Damage. Sprinkler Leakage and Weather Insurance	89
4	Liberty Mutual	Accident, Automobile, Employers' Liability, Guarantee, Theft and Workmen's Compensation Ins.	89
5	Lumber Mutual Fire of Boston	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	89
6	Lumbermens Mutual Casualty	Automobile, Accident, Boiler and Machinery, Plate Glass and Theft Insurance	90
7	Lumbermens Mutual of Mansfield, Ohio	Fire and Weather Insurance	90
8	Metropolitan Life Insurance	Life, Accident and Sickness Insurance	90
9	Mill Owners' Mutual Fire of Iowa	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	90
10	Mutual Benefit Health & Accident	Accident and Sickness Insurance	91
11	Mutual Boiler Insurance of Boston	Boiler and Machinery Insurance	91
12	Mutual Implement & Hardware	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	92
13	National Retailers Mutual	Fire and Automobile Insurance	92
14	New York Life Insurance	Life Insurance	92
15	Northwestern Mutual Fire Assoc.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.	93
16	Pennsylvania Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	93
17	Prudential Insurance	Life, Accident and Sickness Insurance	93
18	Royal Guardians	Life, Accident and Sickness Insurance	93
19	Standard Life Assurance	Life Insurance	94
20	State Farm Mutual Automobile	Automobile Insurance	94
21	Toronto Mutual Life	Life Insurance	94
22	United Mutual Fire	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	94

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS C—CASH-MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Economical Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	97
2	Gore District Mutual Fire	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Weather Insurance	97
3	Millers' National Insurance	Fire Insurance	97
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	97
5	Portage La Prairie Mutual	Fire Insurance	99
6	Waterloo Mutual Fire	Fire, Inland Transportation, Property Damage and Theft Insurance	99
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance (excluding Insurance on the Premium Note Plan)	101

CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Aid Association for Lutherans	Life Insurance	105
2	Alliance Nationale	Life Insurance and Sick and Funeral Benefits	105
3	Artisans La Societe des Canadiens-Francais	Life Insurance and Sick and Funeral Benefits	105
4	Associated Canadian Travellers	Life and Accident Insurance	105
5	*Canadian Order of Chosen Friends	Life Insurance and Sick and Funeral Benefits	106
6	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits	109
7	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits	112
8	Catholic Mutual Benefit Assoc. of Canada	Life Insurance and Sick and Funeral Benefits. (Limited to renewals of contracts in Ontario)	113
9	Catholic Order of Foresters	Life Insurance	113
10	City of Ottawa Superannuation Fund	Life Insurance	127
11	Civil Service Mutual Benefit Society	Life Insurance	113
12	Commercial Travelers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	115
13	Commercial Travellers Assoc. of Canada	Life Insurance	115
14	Croatian Fraternal Union of America	Life Insurance and Sick and Funeral Benefits	115
15	First Catholic Slovak Union of the U.S. of Amer.	Life Insurance	115
16	Grand Orange Lodge of British America	Life Insurance	122
17	Hamilton Firemen's Benefit Fund	Life Insurance	116
18	Hamilton Police Benefit Fund	Life Insurance	117
19	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	118
20	Jewish National Workers Alliance of America	Life Insurance and Sick and Funeral Benefits	118
21	Knights of Columbus	Life Insurance	118
22	London Police Benefit Fund Association	Life Insurance	118
23	Lutheran Brotherhood	Life Insurance	119
24	Maccabees, The	Life, Accident and Sickness Insurance	120
25	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	120
26	National Fraternal Society of the Deaf	Life Insurance and Sick and Funeral Benefits	120
27	Ontario Commercial Travellers' Association	Life Insurance	120
28	Ontario Secondary Teachers' Fraternal Society	Life Insurance	120
29	Order of Italo-Canadians	Life Insurance and Sick and Funeral Benefits	122
30	Ottawa Firemen's Sup. and Benefit Fund	Life Insurance and Sick and Funeral Benefits	124
31	Ottawa Police Benefit Fund Association	Life Insurance	125
32	Royal Arcanum	Life Insurance	128
33	Slovene National Benefit Society	Life, Accident and Sickness Insurance	128
34	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	128
35	Sons of Scotland Benevolent Association	Life Insurance and Sick and Funeral Benefits	131
36	Stratford, City of, Municipal Benefit Fund	Life Insurance	131
37	Toronto Fire Dept. Super. and Ben. Fund	Life Insurance	132
38	Toronto Police Benefit Fund	Life Insurance	133
39	Ukrainian National Association	Life Insurance	135
40	Ukrainian Working Men's Association	Life Insurance	135
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	136
42	United Commercial Travelers of America, Order of...	Accident Insurance	139
43	Woman's Benefit Association	Life Insurance	140
44	Workmen's Circle	Life Insurance	140

*Name changed to Reliable Life Insurance Company, June 30th, 1943.

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	A. & P. (Toronto) Managers' Mutual Benefit Society	Sick and Funeral Benefits	146
2	A. & P. (Toronto) Mutual Benefit Society	Sick and Funeral Benefits	146
3	Anglo-Polish Mutual Benefit Society	Sick and Funeral Benefits	146
4	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	146
5	Army and Navy Veterans Society of Hamilton	Sick and Funeral Benefits	146
6	Army and Navy Veterans Society	Sick and Funeral Benefits	146
7	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	146
8	Beizetchiner Benei Yankov Mutual Benefit Society	Sick and Funeral Benefits	146
9	Bled Mutual Benefit Society	Sick and Funeral Benefits	146
10	Border Cities Italian Club	Sick and Funeral Benefits	146
11	Brantford Coach and Body Mut. Ben. Society	Sick and Funeral Benefits	146
12	Brantford Hungarian Mut. Ben. Society	Sick and Funeral Benefits	146
13	Brantford Polish Mut. Ben. & Friendly Society	Sick and Funeral Benefits	146
14	Brown Bros., Limited, Emp. Ben. Soc.	Sick and Funeral Benefits	146
15	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	146
16	Canada Cycle and Motor Co. Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
17	Canada Foils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	146
18	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	146
19	Canadian Acme Screw & Gear Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
20	Canadian Allis-Chalmers Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
21	Canadian General Electric Company, Ward St. Works Division, Emp. Sick Ben. Society, Toronto, Ont.	Sick and Funeral Benefits	146
22	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	146
23	Canadian Nat. Expressmen's Mutual Ben. Assoc.	Sick and Funeral Benefits	146
24	Canadian Order of Rechabites	Sick and Funeral Benefits	146
25	Canadian Pacific Expressmen's Sick Ben. Assoc.	Sick and Funeral Benefits	146
26	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	146
27	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	146
28	Conference Mutual Benefit Society	Sick and Funeral Benefits	146
29	Consumers Gas Company's Employees' Mut. Ben. Society	Sick and Funeral Benefits	146
30	Czenstochower Aid Society	Sick and Funeral Benefits	146
31	Daughters of England Ben. Soc.	Sick and Funeral Benefits	146
32	Dominion Forge and Stamping Co., Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	146
33	Driltzer Young Men's Mutual Benefit Society	Sick and Funeral Benefits	146
34	Dunlop Tire and Rubber Goods Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
35	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	146
36	Foresters, Ancient Order of	Sick and Funeral Benefits	146
37	Globe Printing Company's Emp. Ben. Soc.	Sick and Funeral Benefits	146
38	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	146
39	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	146
40	B. Greening Wire Company, Emp. Ben. Soc.	Sick and Funeral Benefits	146
41	Gutta Percha and Rubber Co., Ltd., Emp. Sick Benefit Soc.	Sick and Funeral Benefits	146
42	Hamilton St. Stanislaus Mutual Benefit Soc.	Sick and Funeral Benefits	146
43	Hebrew Friendly Society of Toronto	Sick and Funeral Benefits	146
44	Hebrew Sick Benefit Society	Sick and Funeral Benefits	146
45	Hibernians, Ancient Order of	Sick and Funeral Benefits	146
46	Imperial Varnish & Colour Sick Ben. Soc.	Sick and Funeral Benefits	146
47	Independent Mutual Benefit Federation	Sick and Funeral Benefits	147
48	Italian Brotherly Mutual Ben. Society	Sick and Funeral Benefits	147
49	Italian Ladies' Mut. Ben. Society	Sick and Funeral Benefits	147
50	Italian Mut. Ben. Society of Port Arthur	Sick and Funeral Benefits	147
51	Italian Mut. Ben. Soc. of Port Colborne and Humberstone	Sick and Funeral Benefits	147
52	Italo-Canadese Ben. Soc.	Sick and Funeral Benefits	147
53	Iwansker Mutual Benefit Society	Sick and Funeral Benefits	147
54	Judean Benevolent and Friendly Society	Sick and Funeral Benefits	147
55	Kieltzer Sick Benefit Soc. of Toronto	Sick and Funeral Benefits	147
56	Knights of Malta of Canada	Sick and Funeral Benefits	147
57	Knights of Pythias	Sick and Funeral Benefits	147
58	Labour League Mutual Benefit Society	Sick and Funeral Benefits	147
59	Lagover Mutual Benefit Society	Sick and Funeral Benefits	147
60	Leaside Mutual Aid Society	Sick and Funeral Benefits	147
61	Linitzer Sick Benefit Society	Sick and Funeral Benefits	147
62	Loyal Orange Young Briton Lodge 33	Sick and Funeral Benefits	147
63	Loyal Order of Moose of Ontario	Sick and Funeral Benefits	147
64	Loyal True Blue Association	Sick and Funeral Benefits	147
65	MacLean Pub. Co., Limited, Mech. Div., Mut. Ben. Assoc.	Sick and Funeral Benefits	147
66	Massey-Harris Co., Verity Works, Sick and Funeral Ben. Assoc.	Sick and Funeral Benefits	147
67	Massey-Harris Co., Ltd., Brantford Emp. Ben. Association	Sick and Funeral Benefits	147
68	Massey-Harris Toronto Emp. Mutual Benefit Society	Sick and Funeral Benefits	147
69	Mentor Mutual Benefit Society	Sick and Funeral Benefits	147
70	Mozirer Sick Benefit Society	Sick and Funeral Benefits	147
71	Mutual Benefit Soc. of Alumnae Assoc., Victoria Hospital School of Nursing	Sick and Funeral Benefits	147
72	Mutual Masonic Compact of St. Catharines and Niagara District	Sick and Funeral Benefits	147
73	National Cash Register Emp. Ben. Society	Sick and Funeral Benefits	147
74	National Slovak Mutual Benefit Society	Sick and Funeral Benefits	147
75	Odd Fellows, Grand Lodge of Ontario, Independent Order of	Sick and Funeral Benefits	143
76	Order of Sons of Italy of Ontario, Mut. Ben. Society	Sick and Funeral Benefits	147
77	Ostrowetz Independent Mutual Benefit Society	Sick and Funeral Benefits	147
78	Ottawa Hebrew Benefit Society	Sick and Funeral Benefits	147
79	Ozrower Mutual Benefit Society	Sick and Funeral Benefits	147
80	Pilsudski Polish Mutual Benefit Society of Fort William	Sick and Funeral Benefits	147
81	Polish Alliance Friendly Society of Canada	Sick and Funeral Benefits	147
82	Polish National Union of Canada Mut. Ben. Society	Sick and Funeral Benefits	147
83	Postal Benefit Association of Toronto	Sick and Funeral Benefits	147
84	Pride of Israel Sick Benefit Society	Sick and Funeral Benefits	147
85	Provincial Grand Lodge, Manchester Unity, I.O.O.F.	Sick and Funeral Benefits	147

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
86	Radomer Mutual Benefit Society	Sick and Funeral Benefits	147
87	Rani Ghar Grotto Mutual Benefit Society	Sick and Funeral Benefits	147
88	Rogers, Wm., Manufacturing Company Welfare Society	Sick and Funeral Benefits	147
89	Sawyer-Massey Company, Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	147
90	Slingsby Manufacturing Co., Ltd., Emp. Sick Benefit Assoc.	Sick and Funeral Benefits	147
91	Soc. Figli d'Italia di Mutuo Soccorso St. Antonia di Ottawa	Sick and Funeral Benefits	147
92	Soc. Italiana di Mutuo Soccorso Guglielmo Marconi	Sick and Funeral Benefits	147
93	Soc. di Mutuo Soccorso Recalmutese	Sick and Funeral Benefits	147
94	Societa di Mutuo Soccorso La Trinacria di Toronto	Sick and Funeral Benefits	147
95	Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	Sick and Funeral Benefits	147
96	Sons and Daughters of Ireland Protestant Association	Sick and Funeral Benefits	147
97	Sons of Abraham Mutual Benefit Society	Sick and Funeral Benefits	147
98	Sons of David Mutual Benefit Society	Sick and Funeral Benefits	147
99	Sons of Jacob Benevolent Society	Sick and Funeral Benefits	147
100	St. Boniface Benefit Society	Sick and Funeral Benefits	147
101	St. David's Mutual Benefit Society	Sick and Funeral Benefits	147
102	St. Joseph Aid Society of Formosa	Sick and Funeral Benefits	147
103	Star of Italy Mutual Aid & Benevolent Society	Sick and Funeral Benefits	147
104	Star Mutual Benefit Society	Sick and Funeral Benefits	147
105	Toronto Civic Employees' Benevolent Association	Sick and Funeral Benefits	147
106	Toronto Hebrew Benevolent Society	Sick and Funeral Benefits	147
107	Toronto Hydro-Electric System Employees' Mut Ben. Soc.	Sick and Funeral Benefits	148
108	Toronto Independent Benevolent Association	Sick and Funeral Benefits	148
109	Toronto Musical Protective Association	Sick and Funeral Benefits	148
110	Transportation Club of Toronto	Sick and Funeral Benefits	148
111	Ukrainian National Mut. Ben. Assoc. of Fort William	Sick and Funeral Benefits	148
112	Ulga Mutual Benefit Society	Sick and Funeral Benefits	148
113	Union of Ukrainian Brotherhoods	Sick and Funeral Benefits	148
114	Vitese Mutual Benefit Society	Sick and Funeral Benefits	148
115	Warsaw Lodzer Mutual Benefit Association	Sick and Funeral Benefits	148
116	Watson Mfg. Company Mut. Ben. Society	Sick and Funeral Benefits	148
117	York Township Civic Mut. Ben. Society	Sick and Funeral Benefits	148
118	Young Men's Hebrew Association	Sick and Funeral Benefits	148
119	Zion Benevolent Society	Sick and Funeral Benefits	148

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Canadian Mercantile Insurance	Fire and Property Damage (limited to the cash plan)	161
2	Commerce Mutual Fire Insurance Company	Fire and Property Damage Insurance (limited to the cash plan)	161
3	Equitable Fire Insurance (Stock Mutual)	Fire Insurance (limited to the cash plan)	161
4	Missisquoi and Rouville Mutual Fire	Fire and Property Damage Insurance (limited to cash plan)	163
5	Mutual Life Assurance of Canada	Life, Accident and Sickness Insurance	165
6	North American Life Assurance	Life Insurance	165
7	Norwich Union Life Insurance Society	Life Insurance	165
8	Stanstead and Sherbrooke Insurance	Fire and Property Damage Insurance (limited to the cash plan)	165

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No
1	Affiliated Underwriters	Fire, Automobile and Inland Transportation	169
2	American Exchange Underwriters	Fire and Inland Transportation Insurance	169
3	Canadian Reciprocal Underwriters	Fire Insurance	169
4	Canners Exchange	Fire Insurance	171
5	Fireproof-Sprinklered Underwriters	Fire Insurance	171
6	Individual Underwriters	Fire and Inland Transportation Insurance	171
7	Lumbermen's Underwriting Alliance	Fire Insurance	171
8	Metropolitan Inter-Insurers	Fire and Inland Transportation Insurance	172
9	New York Reciprocal Underwriters	Fire and Inland Transportation Insurance	172
10	Underwriters Exchange	Fire Insurance	172
11	Warner Reciprocal Insurers	Fire Insurance	172

INDEX AND LICENSE REGISTER (*Cont'd*)

CLASS II—LLOYD'S

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Non-Marine Underwriters, Members of Lloyd's	....All classes except Life Insurance	175

Note:—The Order-in-Council dated the 29th day of November, 1934, approving the application for license of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in *The Ontario Gazette*, pursuant to the provisions of Section 9 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Prevoyants du Canada (Les)......................	Life Insurance (limited to pension fund contracts)	179
2	Societe Saint Jean Baptiste de Montreal...........	Life Insurance (limited to pension fund contracts)	181

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of Supplementary License	Additional Classes of Insurance for which Authorized
Joint Stock		
Gibraltar Fire & Marine Insurance Company	Apr. 10, 1943	Hail, Inland Transportation, Property Damage and Theft Insurance
Zurich General Accident & Liability Ins. Co., Ltd.	Oct. 5, 1943	Guarantee Insurance
Cash Mutual		
Gore District Mutual Fire Insurance Company	Apr. 21, 1943	Accident and Sickness Insurance
Gore District Mutual Fire Insurance Company	Aug. 26, 1943	Guarantee Insurance
Portage La Prairie Mutual Insurance Company	Apr. 2, 1943	Inland Transportation and Property Damage Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of License	Classes of Insurance
Class A		
British Aviation Insurance Company Limited	Jan. 1, 1943	Accident, Aircraft and Property Damage Insurance.
Home Assurance Company of Canada	Apr. 17, 1943	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.
New Zealand Insurance Company Limited	Apr. 7, 1943	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.
B—Other Mutuals		
Cuna Mutual Insurance Society	May. 4. 1943	Life Insurance
Michigan Mutual Liability Company	Aug. 17, 1943	Automobile and Inland Transportation Insurance(limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States).

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

Name of Insurer	
NIL	

I

ANNUAL STATEMENTS

(A)

JOINT-STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint-Stock, Mutual, Cash-Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 73 (2) of the Act.

(A)

THE ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, W. M. P. Webster, Halifax; Vice-President, T. F. Tobin, K.C., Halifax; Secretary-Treasurer, G. R. Wilson, Halifax.

Directors.—T. F. Tobin, K.C., A. N. Jones, W. M. P. Webster, M. S. Clarke, of Halifax; Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—E. J. McGrail, 465 Bay St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$ 400,000
Total assets	1,236,326
Total liabilities	207,390
Surplus protection of policyholders	1,028,936

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 49,148
Premiums—Total business (net)	179,867
Claims—Ontario (net)	17,468
Claims—Total business (net)	74,832

THE AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921

Capital stock paid in cash	$3,000,000
Assets in Canada	111,650
Liabilities in Canada	11,796

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,175
Premiums—Canada (net)	33,768
Claims—Ontario (net)	5,835
Claims—Canada (net)	8,046

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

Capital stock paid in cash	$7,500,000
Assets in Canada	1,617,900
Liabilities in Canada	706,985

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 490,116
Premiums—Canada (net)	1,043,092
Claims—Ontario (net)	144,885
Claims—Canada (net)	498,285

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

Capital stock paid in cash	$15,000,000
Life:	
Assets in Canada	18,796,947
Ontario business in force (gross)	106,738,423
Canadian business in force (gross)	163,732,619
Other than Life:	
Assets in Canada	223,876
Liabilities in Canada	258,210

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$1,891,010
Premiums—Canada (net)	2,943,479
Total disbursements to policyholders (net)—In Ontario	944,308
In Canada	1,640,428

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	505,832
Premiums—Canada (net)	604,699
Claims—Ontario (net)	518,638
Claims—Canada (net)	593,020

---

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Milton H. Webber, Toronto.
Chief or General Agent in Ontario.—Milton H. Webber, 12 Wellington St. E., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1870.

Capital stock paid in cash	$3,000,000
Assets in Canada	374,124
Liabilities in Canada	213,132

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$102,609
Premiums—Canada (net)	176,656
Claims—Ontario (net)	52,780
Claims—Canada (net)	89,916

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash	£1,000,000
Assets in Canada	$853,761
Liabilities in Canada	281,008

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$105,579
Premiums—Canada (net)	332,645
Claims—Ontario (net)	57,022
Claims—Canada (net)	184,208

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 80 Richmond St. W., Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—Dec. 5, 1904. *Date commenced business in Canada.*—October, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	1,313,602
Liabilities in Canada	526,506

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 739,161
Premiums—Canada (net)	1,455,153
Claims—Ontario (net)	268,764
Claims—Canada (net)	443,777

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$3,000,000
Assets in Canada	420,834
Liabilities in Canada	59,312

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$19,843
Premiums—Canada (net)	74,698
Claims—Ontario (net)	3,537
Claims—Canada (net)	26,531

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	$300,000
Assets in Canada	253,640
Liabilities in Canada	116,393

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$123,400
Premiums—Canada (net)	182,416
Claims—Ontario (net)	28,106
Claims—Canada (net)	47,643

---

*See note on page 1.

AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$390,751
Assets in Canada	951,615	Premiums—Canada (net)	539,601
Liabilities in Canada	551,775	Claims—Ontario (net)	122,897
		Claims—Canada (net)	210,576

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. West, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$18,384
Assets in Canada	249,625	Premiums—Canada (net)	50,151
Liabilities in Canada	50,237	Claims—Ontario (net)	7,439
		Claims—Canada (net)	19,050

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.
Chief or General Agent in Ontario.—O. B. Thibaudeau, Metropolitan Bldg., Toronto.
Date of Incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$123,486
Assets in Canada	585,075	Premiums—Canada (net)	231,785
Liabilities in Canada	324,779	Claims—Ontario (net)	1,939
		Claims—Canada (net)	4,047

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$114,693
Assets in Canada	398,251	Premiums—Canada (net)	288,280
Liabilities in Canada	253,722	Claims—Ontario (net)	26,865
		Claims—Canada (net)	113,248

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—John R. Cox, Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 29, 1928. *Date commenced business in Canada.*—Oct. 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 32,824
Assets in Canada	182,895	Premiums—Canada (net)	100,809
Liabilities in Canada	93,823	Claims—Ontario (net)	18,954
		Claims—Canada (net)	49,652

---

*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

Head Office, Newark, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, 805 Metropolitan Bldg., Toronto.
Date of Incorporation.—Feb. 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,343,740	Premiums—Ontario (net)	$ 68,894
Assets in Canada	320,136	Premiums—Canada (net)	164,274
Liabilities in Canada	92,267	Claims—Ontario (net)	26,216
		Claims—Canada (net)	81,454

AMERICAN SURETY COMPANY OF NEW YORK*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.
Chief or General Agent in Ontario.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.
Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$13,963
Assets in Canada	261,614	Premiums—Canada (net)	33,112
Liabilities in Canada	38,306	Claims—Ontario (net)	*−254*
		Claims—Canada (net)	*−1,594*

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.
Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.
Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£105,000	Premiums—Ontario (net)	$ 87,215
Assets in Canada	$599,174	Premiums—Canada (net)	192,777
Liabilities in Canada	221,546	Claims—Ontario (net)	32,598
		Claims—Canada (net)	75,322

AREX INDEMNITY COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Valentine W. Gerrish, 25 King St. W., Toronto.
Chief or General Agent in Ontario.—Valentine W. Gerrish, 25 King St. W., Toronto.
Date of Incorporation.—October 24, 1935. *Date commenced business in Canada.*—May, 1937.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$451,770	Premiums—Ontario (net)	$15,231
Assets in Canada	138,882	Premiums—Canada (net)	46,703
Liabilities in Canada	45,930	Claims—Ontario (net)	14,714
		Claims—Canada (net)	28,425

ATLAS ASSURANCE COMPANY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.
Chief or General Agent in Ontario.—Irving W. Smith, 61 Adelaide St. E., Toronto.
Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£550,000	Premiums—Ontario (net)	$212,846
Assets in Canada	$1,200,239	Premiums—Canada (net)	627,082
Liabilities in Canada	557,612	Claims—Ontario (net)	87,298
		Claims—Canada (net)	236,295

---

*See note on page 1.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.
Chief or General Agent in Ontario.—Arthur Tucker, 1601 Metropolitan Bldg., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash	$5,000,000
Assets in Canada	183,002
Liabilities in Canada	28,394

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$23,141
Premiums—Canada (net)	72,791
Claims—Ontario (net)	8,768
Claims—Canada (net)	17,402

BALOISE FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Herbert H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss	
Capital stock paid in cash	Frcs.	4,000,000
Assets in Canada		$212,027
Liabilities in Canada		98,692

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,966
Premiums—Canada (net)	97,187
Claims—Ontario (net)	16,536
Claims—Canada (net)	66,842

THE BALTIMORE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G.R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1925. *Date commenced business in Canada.*—June, 1936.
Canadian business reinsured by the Home Insurance Company of New York.

Capital stock paid in cash	$1,500,000
Assets in Canada	204,350
Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14–24 Toronto St., Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—December 20, 1918. *Date commenced business in Canada.*—1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	137,703
Liabilities in Canada	65,373

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$34,026
Premiums—Canada (net)	72,639
Claims—Ontario (net)	20,453
Claims—Canada (net)	48,787

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. E. Sword, Toronto; Vice-President, D. H. Laird, K.C., Winnipeg; Managing Director, C. A. R. MacLeod, Winnipeg; Secretary, Cyril Lee, Winnipeg.

Directors.—C. E. Sword, D. H. Laird, K.C., N. Andre, S. W. Campbell, G. C. Cumming, G. W. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.

Chief or General Agent in Ontario.—C. E. Sword, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1913. *Date commenced business in Canada.*—December, 1913.

Capital stock paid in cash	$300,500
Total assets	511,474
Total liabilities	58,136
Surplus protection of policyholders	453,338

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,657
Premiums—Total business (net)	17,693
Claims—Ontario (net)	2,219
Claims—Total business (net)	9,217

---

*See note on page 1.

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. G. Wilson, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—J. H. Kennedy, 402 Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

	French
Capital stock paid in cash	Frcs. 30,000,000
Assets in Canada	$172,350
Liabilities in Canada	77,778

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$40,966
Premiums—Canada (net)	88,425
Claims—Ontario (net)	13,105
Claims—Canada (net)	39,791

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Henry N. Roberts, Toronto; Vice-Presidents, J. P. Byrne, R. R. Corson, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.

Directors—Henry N. Roberts, J. R. L. Starr, K.C., R. R. Corson, J. P. Byrne, Toronto; H. Mudge, Montreal; C. C. Gardiner, D. F. Reese, Hartford, Conn.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

Capital stock paid in cash	$ 100,100
Total assets	1,336,764
Total liabilities	711,500
Surplus protection of policyholders.	625,264

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$218,388
Premiums—Total business (net)	448,689
Claims—Ontario (net)	54,642
Claims—Total business (net)	107,672

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Bldg., Winnipeg.

Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$3,000,000
Assets in Canada	377,121
Liabilities in Canada	354,640

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 7,540
Premiums—Canada (net)	317,767
Claims—Ontario (net)	354
Claims—Canada (net)	233,620

THE BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, W. J. Hastie, K. M. Pringle, E. Willans, Geo. A. Morrow, H. C. Cox, W. M. Cox, K.C., Hon. G. Howard Ferguson, P.C., K.C., S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, K. Thom, Toronto; H. J. Wyatt, New York; W. E. Meikle, Winnipeg.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

Capital stock paid in cash	$ 750,000
Total assets	7,485,549
Total liabilities	3,964,360
Surplus protection of policyholders.	3,521,189

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 505,790
Premiums—Total business (net)	2,875,903
Claims—Ontario (net)	247,159
Claims—Total business (net)	1,370,791

---

*See note on page 1.

THE BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow. *Directors.*—E. A. Brownell, H. C. Cox, G. A. Morrow, W. J. Hastie, G. Stubington, G. Morrow, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—1917. *Date commenced business in Canada.*—1917.

Capital stock paid in cash	$300,000
Total assets	799,408
Total liabilities	268,212
Surplus protection of policyholders.	531,196

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 65,471
Premiums—Total business (net)	210,735
Claims—Ontario (net)	18,409
Claims—Total business (net)	82,137

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917

Capital stock paid in cash	£25,000
Assets in Canada	$358,714
Liabilities in Canada	276,115

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$115,801
Premiums—Canada (net)	254,655
Claims—Ontario (net)	46,796
Claims—Canada (net)	128,600

THE BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, G. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow, Toronto.

Directors.—E. A. Brownell, W. M. Cox, K.C., H. C. Cox, G. A. Morrow, W. J. Hastie, E. Willans, G. Morrow, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash	$100,000
Total assets	739,633
Total liabilities	348,420
Surplus protection of policyholders.	391,213

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$108,114
Premiums—Total business (net)	265,861
Claims—Ontario (net)	42,869
Claims—Total business (net)	108,621

BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash	£50,000
Assets in Canada	$114,294
Liabilities in Canada	36,758

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 9,192
Premiums—Canada (net)	25,076
Claims—Ontario (net)	3,721
Claims—Canada (net)	9,526

---

*See note on page 1.

BRITISH & FOREIGN MARINE INSURANCE COMPANY LIMITED

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—C. G. Ross, Montreal.

Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash, £1,340,000.

Statement for the Year Ended December 31, 1942

Assets in Canada

Agents' balances and premiums uncollected, written on or after October 1, 1942	$14,334 77
TOTAL ASSETS IN CANADA	$14,334 77

Liabilities in Canada

Total provision for (a) Unpaid claims in Canada	$ 5,257 62
(b) Expenses of adjustment of said claims	262 88
Total net reserve, $646.86; carried out at 80% thereof	517 48
TOTAL LIABILITIES IN CANADA	$ 6,037 98

Revenue Account in Canada

Net premiums written, marine		$37,954 05
Reserve of unearned premiums:		
At beginning of year	Nil	
At end of year	$ 517 48	
Increase		517 48
Net premiums earned		$37,436 57
Net claims incurred	$26,770 93	
Net adjustment expenses incurred	404 62	
Total claims and expenses		27,175 55
UNDERWRITING GAIN		$10,261 02

BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—Halbert J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash	£175,000
Assets in Canada	$235,899
Liabilities in Canada	122,282

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 51,583
Premiums—Canada (net)	125,033
Claims—Ontario (net)	19,771
Claims—Canada (net)	48,179

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 205 Metropolitan Bldg., Toronto.

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash	$1,459,980
Assets in Canada	237,716
Liabilities in Canada	106,828

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,141
Premiums—Canada (net)	71,787
Claims—Ontario (net)	9,842
Claims—Canada (net)	28,230

---

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H. Despard, H. J. Humphrey, Toronto; S. A. Bennett, Brian E. S. Mountain, Sir E. M. Mountain, London, Eng.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 248,699	Premiums—Ontario (net)	$ 59,638
Total assets	1,269,120	Premiums—Total business (net)	149,987
Total liabilities	295,354	Claims—Ontario (net)	23,259
Surplus protection of policyholders	973,766	Claims—Total business (net)	60,834

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£176,000	Premiums—Ontario (net)	$ 59,187
Assets in Canada	$330,301	Premiums—Canada (net)	152,312
Liabilities in Canada	141,954	Claims—Ontario (net)	24,428
		Claims—Canada (net)	97,391

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£192,000	Premiums—Ontario (net)	$145,976
Assets in Canada	$1,337,863	Premiums—Canada (net)	298,875
Liabilities in Canada	260,481	Claims—Ontario (net)	78,297
		Claims—Canada (net)	154,540

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, McGill Bldg., Montreal.
Chief or General Agent in Ontario.—Thomas Irvine Co. Ltd., Excelsior Life Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$12,438
Assets in Canada	161,326	Premiums—Canada (net)	42,158
Liabilities in Canada	45,058	Claims—Ontario (net)	6,811
		Claims—Canada (net)	17,539

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.
Chief or General Agent in Ontario.—Muntz & Beatty Ltd., Temple Bldg., Toronto.
Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£155,000	Premiums—Ontario (net)	$110,623
Assets in Canada	$468,316	Premiums—Canada (net)	273,121
Liabilities in Canada	269,096	Claims—Ontario (net)	47,189
		Claims—Canada (net)	118,276

---

*See note on page 1.
†Prior to this date business was confined to Province of Manitoba.

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 9,192
Assets in Canada	190,699	Premiums—Canada (net)	25,076
Liabilities in Canada	29,041	Claims—Ontario (net)	3,721
		Claims—Canada (net)	9,526

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 802 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—John B. Alexander, Toronto.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—Feb. 26, 1930.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 29,576
Assets in Canada	235,184	Premiums—Canada (net)	131,086
Liabilities in Canada	104,836	Claims—Ontario (net)	17,208
		Claims—Canada (net)	61,938

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, A. C. Hall, Montreal; Secretary, H. F. Roden, Montreal; General Manager, A. C. Hall, Montreal.

Directors.—C. H. Godfrey, John Holroyde, Alfred Lambert, H. F. Roden, A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 43,320	Premiums—Ontario (net)	$187,982
Total assets	1,608,003	Premiums—Total business (net)	630,810
Total liabilities	632,975	Claims—Ontario (net)	71,378
Surplus protection of policyholders.	975,028	Claims—Total business (net)	237,878

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; General Manager, S. C. McEvenue, Toronto; Chief Actuary, L. K. File, F.I.A., F.A.S., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J. Streight, O.B.E., M.D., Toronto.

Directors.—Hon. Leighton McCarthy, P.C., K.C., A. E. Arscott, J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, W. N. Tilley, K.C., J. M. Macdonnell, Toronto; H. C. Cox, Oakville; Aimé Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V. Davis, Pittsburgh.

Date of Incorporation.—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847

		Premiums and Disbursements	
Capital stock paid in cash	$ 1,000,000	Premiums—Ontario (net)	$ 6,860,619
Total assets	292,483,518	Premiums—Total business (net).	25,379,646
Ontario business in force (gross)	251,182,311	Total disbursements to policyholders (net)—In Ontario	4,863,301
Total busines in force (gross)	823,481,085	Total business.	24,169,582

---

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, C. C. Paull, J. E. Haskins, C. D. Henderson, Fred W. Lamont, Dr. W. E. Ferguson, John B. Laidlaw, W. H. Bosley, Toronto; G. B. Patteson, Ottawa.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$121,228
Total assets	1,195,316	Premiums—Total business (net)	313,678
Total liabilities	322,746	Claims—Ontario (net)	51,189
Surplus protection of policyholders	872,570	Claims—Total business (net)	110,367

THE CANADIAN FIRE INSURANCE COMPANY*

Head Office, Winnipeg, Man.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 268,697
Total assets	3,346,199	Premiums—Total business (net)	1,016,166
Total liabilities	1,202,201	Claims—Ontario (net)	83,823
Surplus protection of policyholders	2,143,998	Claims—Total business (net)	341,926

CANADIAN GENERAL INSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, W. P. Fess, Toronto; Vice-President, A. E. Naylor, Toronto; Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—W. P. Fess, A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, London; C. W. Webster, Montreal; E. Anderson, K.C., LL.D., Winnipeg.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$ 391,628
Total assets	2,267,632	Premiums—Total business (net)	1,038,547
Total liabilities	1,235,354	Claims—Ontario (net)	122,394
Surplus protection of policyholders	1,032,278	Claims—Total business (net)	400,114

THE CANADIAN INDEMNITY COMPANY*

Head Office, Winnipeg, Man.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manger, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$ 339,372
Total assets	2,654,135	Premiums—Total business (net)	1,279,354
Total liabilities	1,403,842	Claims—Ontario (net)	77,919
Surplus protection of policyholders	1,250,293	Claims—Total business (net)	406,727

---

*See note on page 1.

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President and General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto.

Directors.—F. W. Lafrentz, A. F. Lafrentz, D. H. Cook, F. J. Parry, New York; A. C. Matthews, F. G. Osler, M. A. Bradshaw, John B. Alexander, Toronto; C. S. Band, W. Donald Matthews, Paul J. Myler.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

Capital stock paid in cash	$ 500,000
Total assets	1,989,636
Total liabilities	689,636
Surplus protection of policyholders.	1,300,000

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$222,584
Premiums—Total business (net)	691,098
Claims—Ontario (net)	78,754
Claims—Total business (net)	182,997

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

Capital stock paid in cash	£130,745
Assets in Canada	$398,936
Liabilities in Canada	191,318

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 52,043
Premiums—Canada (net)	170,070
Claims—Ontario (net)	7,667
Claims—Canada (net)	52,542

THE CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—E. D. Gooderham, H. W. Falconer, D. G. Ross, L. M. Keachie, H. R. Jackman, A. W. Eastmure, J. P. Nicolls, H. S. Gooderham, Col. G. G. Blackstock.

Date of Incorporation.—May 19, 1912. *Date commenced business in Canada.*—Jan. 1, 1916.

Capital stock paid in cash	$301,600
Total assets	751,923
Total liabilities	370,610
Surplus protection of policyholders.	381,313

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$231,046
Premiums—Total business (net)	332,288
Claims—Ontario (net)	89,251
Claims—Total business (net)	134,264

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, 500 Place d'Armes, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.
Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash	£100,000
Assets in Canada	$234,033
Liabilities in Canada	91,044

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$25,222
Premiums—Canada (net)	76,085
Claims—Ontario (net)	10,545
Claims—Canada (net)	30,270

---

*See note on page 1.

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, 371 Bay St., Toronto.
Chief or General Agent in Ontario.—G. W. Pearson, 371 Bay St., Toronto.
Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash	$500,000
Assets in Canada	157,741
Liabilities in Canada	19,247

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,023
Premiums—Canada (net	12,579
Claims—Ontario (net)	2,260
Claims—Canada (net)	4,603

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash	£450,000
Assets in Canada	$904,092
Liabilities in Canada	288,187

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$122,736
Premiums—Canada (net)	271,416
Claims—Ontario (net)	71,681
Claims—Canada (net)	127,520

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1870. *Date commenced business in Canada.*—July 2, 1919.

Capital stock paid in cash.... Mex.	$2,000,000
Assets in Canada	109,187
Liabilities in Canada	23,025

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,658
Premiums—Canada (net)	24,334
Claims—Ontario (net)	4,492
Claims—Canada (net)	11,819

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	236,799
Liabilities in Canada	19,991

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,966
Premiums—Canada (net)	37,154
Claims—Ontario (net)	923
Claims—Canada (net)	21,432

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash	$1,500,000
Assets in Canada	256,328
Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	†
Claims—Ontario (net)	Nil
Claims—Canada (net)	†

---

*See note on page 1.
†Included in figures of Home Insurance Company.

COLUMBIA INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	271,519
Liabilities in Canada	70,389

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$19,886
Premiums—Canada (net)	61,873
Claims—Ontario (net)	5,912
Claims—Canada (net)	24,604

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. H. Cautley, Edmonton; 1st Vice-President and Managing Director, J. W. Glenwright, Toronto; 2nd Vice-President, W. C. Hodgson, Toronto; Consulting Actuary, Geo. Ryrie.

Directors.—R. H. Cautley, Norman Allin, M.D., H. W. B. Douglas, W. T. Henry, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; L. G. Calder, Montreal; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Oct. 4, 1913.

Capital stock paid in cash	$ 148,480
Total assets	2,877,743
Ontario business in force (gross)	3,706,106
Total business in force (gross)	12,124,054

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 86,152
Premiums—Total business (net)	346,506
Total disbursements to policyholders (net)—In Ontario	11,367
Total business	223,483

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83-85 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

Capital stock paid in cash £3,540,000

Life:

Assets in Canada	$1,324,648
Ontario business in force (gross)	39,238
Canadian business in force (gross)	224,396

PREMIUMS AND DISBURSEMENTS

Life:

Premiums—Ontario (net)	$ 274
Premiums—Canada (net)	3,469
Total disbursements to policyholders (net)—In Ontario	1,064
In Canada	1,064

Other than Life:

Assets in Canada	1,212,633
Liabilities in Canada	804,325

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:

Premiums—Ontario (net)	317,261
Premiums—Canada (net)	879,335
Claims—Ontario (net)	148,387
Claims—Canada (net)	377,846

---

*See note on page 1.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, M.A., Toronto; Vice-Presidents, Col. J. F. Michie, R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Ass't General Managers, J. H. Birkenshaw, B.A., F.A.S., F.A.I.A., Toronto, C. D. Devlin, J. K. Macdonald, B.A., J. G. Godsoe, B.A., LL.B.; Actuary, B. T. Holmes, A.I.A., F.A.S., F.A.I.A.

Directors.—Charles S. Macdonald, Col. J. F. Michie, C. R. Dent, James E. Ganong, A. C. Matthews, R. S. Waldie, Walter C. Laidlaw, Arthur F. White, R. V. LeSueur, F. Grenville Rolph, V. R. Smith, M.A., Toronto; P. A. Thomson, Montreal.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash	$ 300,000
Life:	
Total assets	148,638,159
Ontario business in force (gross)	133,644,127
Total business in force (gross)	468,584,408
Other than Life:	
Total assets	318,135
Total liabilities	105,478

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 3,758,955
Premiums—Total business (net)	16,058,400
Total disbursements to policyholders (net)—In Ontario	2,502,669
Total business	10,652,845

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	166,332
Premiums—Total business (net)	272,073
Claims—Ontario (net)	137,384
Claims—Total business (net)	196,209

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Joint Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash	$2,000,000
Assets in Canada	637,457
Liabilities in Canada	230,542

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 84,625
Premiums—Canada (net)	354,735
Claims—Ontario (net)	31,215
Claims—Canada (net)	172,468

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, H. Begg, Toronto; Vice-Presidents, P. R. Gardiner, Toronto, J. C. H. Dussault, K.C., Montreal; Secretary, H. L. Kearns, Toronto; Treasurer, J. G. Hutchinson, Toronto.

Directors.—J. C. H. Dussault, K.C., Montreal; Leigh M. McCarthy, P. R. Gardiner, H. Begg W. R. Begg, Geo. McNamara, J. G. Hutchinson, H. B. Begg, H. L. Kearns, Col. K. R. Marshall, C.M.G., D.S.O., Frank Shannon, Toronto; J. M. Pigott, Hamilton.

Date of Incorporation.—May 20, 1930. *Date commenced business in Canada.*—May 21, 1931.

Capital stock paid in cash	$220,000
Total assets	654,369
Total liabilities	282,072
Surplus protection of policyholders.	372,297

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$208,389
Premiums—Total business (net)	304,414
Claims—Ontario (net)	76,450
Claims—Total business (net)	116,255

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash	$2,500,000
Assets in Canada	1,172,635
Liabilities in Canada	637,605

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 556,743
Premiums—Canada (net)	1,198,215
Claims—Ontario (net)	238,048
Claims—Canada (net)	428,868

---

*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

Capital stock paid in cash	$5,000,000
Assets in Canada	1,384,228
Liabilities in Canada	473,413

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$232,968
Premiums—Canada (net)	927,103
Claims—Ontario (net)	71,227
Claims—Canada (net)	672,037

THE CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; Vice-President and Managing Director, N. J. Lander, Toronto; Secretary, Geo. Hunt; Chairman of the Board, Sidney Jones, Toronto; Actuary, J. Hunter, F.F.A., F.A.S., Toronto.

Directors.—N. J. Lander, G. R. Medland, Sidney Jones, G. W. Rutter, John W. Hobbs, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., K. D. McKenzie, J. J. Lorne Ardiel, Toronto; Sir George Garneau, Quebec; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash	$ 200,000
Total assets	11,961,227
Ontario business in force (gross)	24,872,841
Total business in force (gross)	48,476,409

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 693,759
Premiums—Total business (net)	1,339,458
Total disbursements to policy-holders (net)—In Ontario	299,746
Total business	651,012

CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash	£250,000
Assets in Canada	$456,808
Liabilities in Canada	271,763

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 95,276
Premiums—Canada (net)	321,622
Claims—Ontario (net)	53,218
Claims—Canada (net)	166,806

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. G. H. Ferguson, Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, R. T. Couch, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Spragge, Hon. G. Howard Ferguson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

Capital stock paid in cash	$ 278,440
Total assets	53,485,690
Ontario business in force (gross)	62,770,274
Total business in force (gross)	262,144,496

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$1,640,539
Premiums—Total business (net)	7,749,721
Total disbursements to policy-holders (net)—In Ontario	825,619
Total business	2,860,156

---

*See note on page 1.

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, H. W. Falconer, Toronto; Treasurer, J. C. Dodds; General Superintendent, J. C. Stuart; Actuary, J. E. White.

Directors.—H. R. Jackman, D. G. Ross, M.P., E. D. Gooderham, Col. G. G. Blackstock, L. M. Keachie, H. S. Gooderham, H. W. Falconer, A. F. Ball, Toronto; J. P. Nicolls, Vancouver; F. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887.

Capital stock paid in cash	$ 1,005,300
Life:	
Total assets	2,908,437
Ontario business in force (gross)	10,319,224
Total business in force (gross)	17,604,728
Other than Life:	
Total assets	3,537,202
Total liabilities	1,639,640

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 246,713
Premiums—Total business (net)	439,812
Total disbursements to policyholders (net)—In Ontario	54,136
Total business	100,522
PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	958,871
Premiums—Total business (net)	1,274,189
Claims—Ontario (net)	306,463
Claims—Total business (net)	416,225

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. S. Macdonald, Toronto; 1st Vice-President, R. H. L. Massie, Toronto; 2nd Vice-President, Hamilton Cassels, K.C., Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Col. Howard Greene, Chas. D. James, Milwaukee.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash	$ 300,000
Total assets	1,472,949
Total liabilities	427,497
Surplus protection of policyholders	1,045,452

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$217,100
Premiums—Total business (net)	331,973
Claims—Ontario (net)	71,187
Claims—Total business (net)	117,808

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf, Waterloo; Vice-President, G. A. Dobbie, Galt; Actuary, A. J. Huenergard; Secretary, H. Schaus; Treasurer, F. L. Whitaker; General Superintendent of Agencies, J. J. Murray.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Ford S. Kumpf, J. E. F. Seagram, Waterloo; J. H. Gundy, Toronto; C. Gordon Cockshutt, Brantford; W. H. Malkin, Vancouver; G. Alex. Forbes, Hespeler; G. A. Dobbie, Galt; Hon. Sen. W. D. Euler, M.P., P.C., Kitchener; Hon. Sen. A. C. Hardy, P.C., K.C., Brockville; J. A. Simard, Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash	$ 280,000
Total assets	52,538,411
Ontario business in force (gross)	73,838,110
Total business in force (gross)	186,444,487

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$2,148,951
Premiums—Total business (net)	5,530,838
Total disbursements to policyholders (net)—In Ontario	1,356,204
Total business	3,247,892

THE DRAPERS' AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—January 29, 1940.

Capital stock paid in cash	£40,636
Assets in Canada	$209,944
Liabilities in Canada	49,880

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$14,407
Premiums—Canada (net)	60,402
Claims—Ontario (net)	7,255
Claims—Canada (net)	25,252

---

*See note on page 1.

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.
Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—January 1, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$31,669
Assets in Canada	207,791	Premiums—Canada (net)	82,726
Liabilities in Canada	71,725	Claims—Ontario (net)	9,926
		Claims—Canada (net)	33,111

EAGLE STAR INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.
Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—May, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$16,303,111	Premiums—Ontario (net)	$349,197
Assets in Canada	611,363	Premiums—Canada (net)	1,451,925
Liabilities in Canada	91,037	Claims—Ontario (net)	187,327
		Claims—Canada (net)	682,572

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.

Directors.—O. D. Vaughan, Mrs. J. S. Burnside, J. Elliott, J. A. Livingstone, T. C. Musgrave, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, A. H. Grainger, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal; C. H. Boothe, Hamilton.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 512,101
Total assets	11,231,367	Premiums—Total business (net)	1,035,270
Ontario business in force (gross)	17,835,400	Total disbursements to policyholders (net)—In Ontario	313,323
Total business in force (gross)	35,548,586	Total business	512,681

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers.—Chairman of the Board and President, C. P. Fell; Vice-President, G. J. Guy; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer and Act'g Secretary, J. R. Paterson.

Directors.—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.

Statement for the Year Ended December 31, 1942

Capital Stock

	NO. OF SHARES	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $2,500,000.			
No. of shares, 50,000. Par value, $50.			
Capital stock at beginning and end of year	26,170	$1,308,500 00	$ 313,170 00

Premium on Capital Stock

Total amount paid to December 31, 1942	$ 928,720 00

---

*See note on page 1.

Summary Balance Sheet

Assets

Total ledger assets at book value	$11,391,144 10	
Deduct excess of total book value of ledger assets over total authorized value	467,803 89	
Total ledger assets at authorized value	$10,923,340 21	
Non-ledger assets	257,771 09	
Total assets	$11,181,111 30	
Deduct assets not admitted	8,976 15	
TOTAL ADMITTED ASSETS	$11,172,135 15	

Liabilities

Total liabilities		$10,528,959 76
Excess of assets over liabilities:		
Capital stock paid in cash	$313,170 00	
Surplus	330,005 39	
		643,175 39
TOTAL		$11,172,135 15

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1941	$10,857,574 31
Increase in ledger assets in 1942:	
Income	$ 1,686,443 68
Increase in ledger liabilities—sundry accounts payable	491 60
Total increase	$ 1,686,935 28
TOTAL	$12,544,509 59

Decrease in ledger assets in 1942:	
Disbursements	$ 1,153,365 49
Total ledger assets at book value, December 31, 1942	11,391,144 10
TOTAL	$12,544,509 59

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, $113,027.83; held for sale, $271,923.38	$ 384,951 21
Amounts owing under agreements of sale of real estate	40,557 73
Mortgage loans on real estate	1,320,625 17
Loans on policies and other amounts secured by the Company's policies in force	827,537 13
Book value of bonds, debentures and debenture stocks	7,523,477 62
Book value of stocks	1,187,534 33
Cash on hand and in banks	93,872 57
Agents' ledger balances	10,668 50
Sundry accounts receivable	1,919 84
TOTAL LEDGER ASSETS AT BOOK VALUE	$11,391,144 10
Deduct excess of total book value of ledger assets over total authorized value	467,803 89
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$10,923,340 21

Non-Ledger Assets

Total interest, dividends and rents due and accrued	$ 116,755 22
Total net premiums due and uncollected and deferred	141,015 87
TOTAL NON-LEDGER ASSETS	$ 257,771 09
TOTAL ASSETS	$11,181,111 30

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents	8,976 15
TOTAL ADMITTED ASSETS	$11,172,135 15

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$10,001,057 00
Net liability for admitted outstanding claims under contracts	107,551 04
Provision for unreported death claims	15,000 00
Provision for disability claims unreported or reported but not admitted	3,000 00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon	142,417 00
Premiums received from policyholders in advance	13,521 54
Net dividends to policyholders due and unpaid	503 38
Provision for accrued profits to policyholders not included above	74,114 00
Balance of shareholders' surplus account, including dividends due and unpaid	17,783 13
Provincial, municipal and other taxes due and accrued	26,508 51
Salaries, rents and office expenses due and accrued	3,464 65
Medical examiners' fees due and accrued	108 00
Commissions to agents due and accrued	3,517 77
Contingency reserve	100,000 00
Staff pension, assurance and savings funds	18,436 62
Miscellaneous accounts payable	1,977 12
TOTAL LIABILITIES	$10,528,959 76

Income

	First Year	Renewal	Single	Totals
Assurance premiums, ordinary	$157,200 37	$ 988,728 83	$13,689 39	$1,159,618 59
Less reinsurance premiums	7,219 87	22,302 31	....	29,522 18
Net assurance premiums, ordinary	$149,980 50	$ 966,426 52	$13,689 39	$1,130,096 41
Net assurance premiums, group	170 82	247 71	....	418 53
Net annuity considerations, ordinary	2,654 23	34,440 84	....	37,095 07
Total net premium income and consideration for annuities	$152,805 55	$1,001,115 07	$13,689 39	$1,167,610 01

Amounts left with the Company at interest (arising out of assurance and annuity contracts):		
Dividends	$ 2,621 21	
Other amounts	35,598 54	
		38,219 75
Interest, dividends and rents		459,438 95
Income from all other sources:		
Staff pension fund contributions—by employees, $4,285.89; by the Company, $4,285.89	$ 8,571 78	
Not taken fees	539 50	
		9,111 28
Gross profit on sale or maturity of ledger assets		12,063 69
TOTAL INCOME		$1,686,443 68

Disbursements

Ordinary—	Death Claims and Annuity Payments	Maturities	Surrender Values	Disability Claims	Dividends	Totals
Assurances, net	$475,307 74	$67,367 00	$145,250 14	$7,272 83	$15,982 97	$ 711,180 68
Annuities, net	15,317 99	....	12,483 41	....	339 88	28,141 28

Total net disbursements in respect of assurance and annuity contracts		$ 739,321 96
Net payments under supplementary contracts involving life contingencies		5,492 20
Net reduction in premiums resulting from application of dividends		716 07
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:		
Dividends	$ 788 32	
Other amounts	17,593 74	
		18,382 06
Taxes, licenses and fees: Taxes on premiums, $15,410.52; taxes on investments (other than real estate), $5,488.57; licenses and fees, $880.66; other taxes, $1,400.34		23,180 09
Head office expenses: Salaries, $70,240.78; directors' fees, $865.00; auditors' fees, $2,000.00; travelling expenses, $3,757.59; rents (including $7,200.00 for Company's occupancy of its own buildings), $8,006.04; miscellaneous, $8,228.61		93,098 02
Branch office and agency expenses: Assurance commissions: first year—ordinary, $113,788.98; group, $34.19; renewal—ordinary, $24,208.31; group, $9.59; single—ordinary, $370.69. Annuity commissions: first year—ordinary, $973.89; renewal—ordinary, $807.30. Salaries, $50,553.71; advances made to agents, $5,198.19; travelling expenses, $12,855.93; rent (including $1,134.00 for Company's occupancy of its own buildings), $8,665.87; miscellaneous, $10,722.85		228,189 50
All other expenses: Advertising, $5,823.41; books and periodicals, $330.21; express, telegrams and telephones, $1,452.35; legal fees, $3,069.85; medical fees, $6,692.73; office furniture, $2,008.08; postage, $2,302.21; printing and stationery, $7,072.06; commissions on loans, $509.00; contributions to staff pension fund, $4,285.89; miscellaneous, $2,406.58		35,952 37
Payments from staff pension fund		365 34
All other disbursements		3,152 50
Gross loss on sale or maturity of ledger assets		5,515 38
TOTAL DISBURSEMENTS		$1,153,365 49

Exhibit of Ordinary Assurance Policies

CLASSIFICATION	LIFE		ENDOWMENT		TERM AND OTHER		BONUS ADDITIONS	TOTALS	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$ c.		$ c.		$ c.	$ c.		$ c.
At end of 1941	20,968	29,018,559 44	5,756	9,023,428 20	203	814,258 00	48,535 75	26,927	38,904,781 39
New effected	2,481	3,691,998 00	1,193	2,062,046 00	43	233,500 00	....	3,717	5,987,544 00
Old revived	88	131,330 00	30	58,813 00	1	5,000 00	....	119	195,143 00
New bonus additions	......	....	......	....	......	....	7,286 00	......	7,286 00
Old increased	1	20,359 00	......	7,999 00	......	....	....	1	28,358 00
Transferred	41	145,216 00	20	40,180 00	......	....	....	61	185,396 00
Totals	23,579	33,007,462 44	6,999	11,192,466 20	247	1,052,758 00	55,821 75	30,825	45,308,508 39
Less ceased by:									
Death	403	461,836 48	32	50,021 09	1	5,000 00	1,572 00	436	518,429 57
Maturity	......	....	36	68,630 00	......	....	37 00	36	68,667 00
Expiry	......	....	......	....	10	28,500 00	....	10	28,500 00
Surrender	326	494,209 00	83	137,534 00	......	....	1,573 50	409	633,316 50
Lapse—									
Less than 1 yr.	207	302,089 00	83	128,031 00	2	7,500 00	....	292	437,620 00
Other	433	634,699 00	162	255,354 00	9	35,500 00	....	604	925,553 00
Decrease	......	106,095 52	......	50,174 91	......	12,066 00	....	......	168,336 43
Transfer	17	28,700 00	21	56,173 00	17	86,000 00	....	55	170,873 00
Total ceased	1,386	2,027,629 00	417	745,918 00	39	174,566 00	3,182 50	1,842	2,951,295 50
AT END OF 1942	22,193	30,979,833 44	6,582	10,446,548 20	208	878,192 00	52,639 25	28,983	42,357,212 89
Reassured	......	718,555 00	......	142,751 00	......	111,390 00	....	......	972,696 00

Exhibit of Group Assurance Policies

Classification	Term		
	Number		Amount
	Policies	Employees	
			$ c.
At end of 1941	1	17	24,500 00
New policies effected	1	11	27,500 00
Totals	2	28	52,000 00
Less ceased by termination of employment, without conversion	..	11	17,000 00
Total ceased	..	11	17,000 00
At End of 1942	2	17	35,000 00

Exhibit of Annuities Arising Out of Assurance Contracts

Classification	Supplementary Contracts						Disability Annuities	
	Involving Life Contingencies		Not Involving Life Contingencies		Total			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1941	1	127 56	11	5,364 64	12	5,492 20	20	8,377 00
New effected	...	....	...	....	...	....	6	840 00
Old revived	...	....	...	....	...	....	1	240 00
Totals	1	127 56	11	5,364 64	12	5,492 20	27	9,457 00
Less ceased by: Recovery from disability	...	....	...	....	...	....	3	2,160 00
Total ceased	...	....	...	....	...	....	3	2,160 00
At End of 1942	1	127 56	11	5,364 64	12	5,492 20	24	7,297 00
Reassured	...	....	...	....	...	....	...	600 00

Exhibit of Ordinary Annuities

Classification	Deferred Annuities		Vested Annuities					
			Involving Life Contingencies		Not Involving Life Contingencies		Total	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1941	556	184,273 92	45	9,391 24	18	3,180 68	63	12,571 92
New effected	33	11,815 32	...	....	...	....	...	....
Old revived	3	842 16	...	....	...	....	...	....
Old increased	...	201 36	...	....	...	....	...	....
Totals	592	197,132 76	45	9,391 24	18	3,180 68	63	12,571 92
Less ceased by:								
Death	4	2,044 92	1	120 00	...	....	1	120 00
Expiry	...	....	...	....	2	243 84	2	243 84
Surrender	26	9,621 96	...	....	1	121 12	1	121 12
Lapse—								
Less than 1 year	5	1,741 80	...	....	...	....	...	....
Other	6	1,839 36	...	....	...	....	...	....
Decrease	...	4,338 48	...	....	...	....	...	....
Transfer	2	517 44	...	....	...	....	...	....
Total ceased	43	20,103 96	1	120 00	3	364 96	4	484 96
At End of 1942	549	177,028 80	44	9,271 24	15	2,815 72	59	12,086 96

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Assurance	Gross in Force			Reassured in Other Companies	
	No.	Amount	Reserve	Amount	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$	$
Life	11,224	16,781,566 00	2,148,084	400,767	58,532
Endowment	4,553	7,142,247 50	1,109,407	91,338	8,175
Term, etc.	4	6,000 00	464	....	....
Bonus additions	.....	52,639 25	26,917	....	....
Premium reductions	.....	(729 64)	1,647	....	....
Additional accidental death benefits	.....	(5,097,367 00)	8,294	(188,870)	118
Disability benefits, active lives:					
Waiver of premium only	.....	(3,521,249 00)	....	(63,712)	....
Waiver of premium and income	.....	(1,124,737 00)	36,346	(24,750)	737
Disability benefits, disabled lives	.....	(2,760 00)	22,675	....	....
Extra Premiums	.....	....	3,354	....	....
Exch'ge on foreign currency contracts	.....	....	1,685	....	....
Supplementary contracts, not involving life contingencies	(2)	(800 00)	3,922	....	....
Totals	15,781	23,982,452 75	3,362,795	492,105	67,562
ORDINARY, NON-PARTICIPATING					
Life	10,969	14,198,267 44	5,085,253	317,788	29,788
Endowment	2,029	3,304,300 70	1,060,885	51,413	3,183
Term, etc.	204	872,192 00	7,234	111,390	1,027
Additional accidental death benefits	.....	(2,057,595 00)	4,378	(319,500)	202
Disability benefits, active lives:					
Waiver of premium only	.....	(696,758 00)	....	(7,000)	8
Waiver of premium and income	.....	(1,048,389 00)	34,393	....	....
Disability benefits, disabled lives	.....	(4,537 00)	30,155	(600)	300
Extra premiums	.....	....	1,041	....	....
Exch'ge on foreign currency contracts	.....	....	30	....	....
Supplementary contracts:					
Involving life contingencies	(1)	(127 56)	2,158	....	....
Not involving life contingencies	(9)	(4,564 64)	33,731	....	....
Totals	13,202	18,374,760 14	6,259,258	480,591	34,508
TOTALS—ORDINARY	28,983	42,357,212 89	9,622,053	972,696	102,070
GROUP, PARTICIPATING					
Term, etc.	2	35,000 00	11	....	....
TOTALS—GROUP	2	35,000 00	11	....	....
GRAND TOTALS—ASSURANCES	28,985	42,392,212 89	9,622,064	972,696	102,070

ANNUITY SECTION

Class of Annuity	Gross in Force			Reassured in Other Companies
	No.	Annual Payment	Reserve	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$
Deferred	263	98,011 32	95,895	....
Vested—involving life contingencies	1	200 00	1,232	....
Premium reduction	...	....	3	....
Disability (active lives)	...	....	451	173
Totals	264	98,211 32	97,581	173
ORDINARY, NON-PARTICIPATING				
Deferred	286	79,017 48	288,581	....
Vested:				
Involving life contingencies	43	9,071 24	80,571	....
Not involving life contingencies	15	2,815 72	13,338	....
Disability (active lives)	...	....	895	....
Totals	344	90,904 44	383,385	....
GRAND TOTALS—ANNUITIES	608	189,115 76	480,966	173

Summary of Reserve

	PARTICIPATING	NON-PARTICIPATING	TOTAL
	$	$	$
Reserve for policies and contracts in force:			
Assurance	3,362,806	6,259,258	9,622,064
Annuity	97,581	383,385	480,966
Totals	3,460,387	6,642,643	10,103,030
Deduct reserve for reassured contracts:			
Assurance	67,562	34,508	102,070
Annuity	173	....	173
Total reassurance	67,735	34,508	102,243
Net reserve	3,392,652	6,608,135	10,000,787
Add reserve for contracts reassured with companies not licensed in Canada	....	270	270
NET RESERVE CARRIED IN THE LIABILITIES	3,392,652	6,608,405	10,001,057

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

For the regular line business, the policies of insurance in force were grouped for valuation purposes according to the year of issue, plan and age nearest birthday in the year of issue. Prepared tables of mean reserves were used on the net level annual premium basis, and advantage was taken of the deductions permitted by *The Ontario Insurance Act*. The basis of valuation was as follows: Policies issued prior to 1931 were valued on the OM(5) table of mortality with interest at 3½% per annum, and those issued in 1931 and subsequent years were valued on the AM(5) table of mortality with interest at 3½% per annum. A limited number of special contracts were valued throughout on the OM(5) or the AM(5) tables of mortality with interest at 3½% per annum. There was an exception to the foregoing in the case of the former Mutual Relief Life business reinsured by this Company in 1936, the entire amount of this business being valued by the AM(5) table of mortality with 3½% interest. For business issued after September 1, 1942, the basis of valuation was the CM(5) 3% table, Canadian modification preliminary term insurance, this standard providing a reserve in excess of that required in accordance with *The Ontario Insurance Act*.

The Company has in force some fraternal insurance arising from the reinsurance of the Canadian Order of Odd Fellows and the Mutual Relief Life Insurance Company. In respect of policies in this section on the Whole Life plan, the business was grouped according to attained age in 1942, and the sums assured and net premiums were valued separately. For business on other plans in this section the policies were grouped for valuation purposes according to the year of issue, plan and age at issue, and prepared tables of mean reserves were employed. All policies in force in this section were valued according to the AM(5) table of mortality with interest at 4% per annum.

For vested annuity contracts and single premium deferred annuities involving life contingencies, the basis of valuation was the Rutherford Table with 3½% interest rate, which basis provides a reserve in excess of that required under *The Ontario Insurance Act*. Contracts for immediate annuities for periods certain were valued on an interest basis of 3½% per annum. A seriatim method was used for the foregoing valuation of annuities. Contracts issued as annual premium deferred annuities, which did not involve life contingencies during the deferred period, were valued by accumulating the net premiums with interest at the rate of 3½% per annum.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valued as of the rated-up age.

(b) Policies issued subject to a lien or contingent debt were valued for the full amount of insurance.

(c) Policies otherwise issued on lives classed as substandard or special seem to be all included in categories (a), (b) and (d).

(d) Policies issued at, or subject to, an extra premium payable either in one sum or annually; ordinarily the latter only are issued and a reserve equal to 50% of the gross extra premium is provided in the valuation.

(e) For policies providing for disability benefits, waiver of premium and other benefits (waiver of premiums only and waiver of premiums with monthly income without deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation.

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows, according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of 62½c. per $1,000 was set up, and in addition thereto, for policies where the premium paying period was less than the period of coverage, the excess amount of the premium paid for the double indemnity benefit over $1.25 per $1,000, such excess being accumulated at 3½% interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method valuation; the only forms in this category are certain classes of policies where the guaranteed values exceed the level premium reserve on the usual basis, and for these a pure endowment reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, in excess of the cash value held, which may be made available upon the reinstatement of lapsed policies; no provision for this item was made, as the volume of policies lapsing always exceeds the amount of reinstatements.

(d) To cover the option of renewal under term policies, no reserve was provided.

(e) To cover the option of conversion either during a fixed term or at the end thereof into higher premium policies, the premium for the new policy being fixed according to the age at entry or the age at date of conversion, no reserve was provided.

(f) To cover any other contingency; excepting for the special contingency reserve noted in the balance sheet and the provision for unreported death and disability claims, no items of special reserve other than those described above appeared to be necessary.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

(1) Average rate of interest earned. The average rate of interest earned during the year 1942, on the basis of the net ledger assets at book value, was 4.28% according to the formula $2I \div (A + B - I)$. The revenue interest for the year is determined by taking the cash interest income, including premium on foreign currency, plus the accrued interest as of December 31, 1942, less the accrued interest as of December 31, 1941, being the corresponding item. The book value of the net ledger assets as of the end of the year is $11,391,144.10 in this statement, and for the beginning of the year the corresponding item of the previous year's statement. On the basis of the mean ledger assets taken at the authorized values, the rate of interest was 4.48% by the same formula.

(2) Investment expenses. The investment expenses for 1942 amounted to $27,788.00. These expenses were comprised of taxes $5,488.57, salaries $12,000.00, rents $1,526.04, directors' fees $2,900.00, auditors' fees $1,000.00, commissions, etc., $3,761.50, and miscellaneous $1,111.89. In determining the basis of investment expenses not specifically allocated, an analysis of expenses by function is made from time to time.

III. ALLOCATION OF SURPLUS

(1) Basis for the distribution of surplus as between shareholders and policyholders. A separation of the funds of the Company as between participating policies, non-participating policies and shareholders has been made, and the surplus arising from participating policies is allotted on the basis of 90% to the policyholders and 10% to the shareholders.

(2) Method by which dividends for each class of assurance policies and annuity contracts were computed. The distribution of surplus is made on a three-factor contribution method, using the factors (i) gain from interest earned in excess of the amount required to maintain the policy reserve, (ii) gain from mortality, i.e. the difference between the claims experienced and the expected claims on the net amount at risk according to the method of valuation, and (iii) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality, with a minimum of $1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian modified preliminary term method AM(5) 3½% and expenses of 7½% of the gross premium plus $3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian modified AM(5) 3½% basis) graded from 5% at age 10 to 7½% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus $7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions, using the AM(5) 3½% table, and are converted into premium reductions, using annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company, the rate of interest for 1943 is 3½% per annum, subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 3% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1943.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend clause is made as between policies with and without disability benefits.

IV. REASSURED CONTRACTS

This Company has business ceded to one company not licensed in any province of Canada, the particulars being as follows: Lincoln National Life Insurance Company; amount of insurance, $9,659; reserve, $270, as of December 31, 1942.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EPSOM, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Oct. 24, 1894.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£384,772	Premiums—Ontario (net)	$ 872,549
Assets in Canada	$3,102,281	Premiums—Canada (net)	2,041,659
Liabilities in Canada	2,127,407	Claims—Ontario (net)	293,440
		Claims—Canada (net)	758,295

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.

Date of Incorporation.—Jan. 30, 1914. *Date commenced business in Canada.*—May 9, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 66,040
Assets in Canada	525,922	Premiums—Canada (net)	121,827
Liabilities in Canada	214,368	Claims—Ontario (net)	37,037
		Claims—Canada (net)	101,204

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. D. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Col. Howard Greene, Alfred F. James, Milwaukee; G. M. Kelley, Hamilton Cassels, K.C., R. H. L. Massie, E. B. Shea, V. R. Smith, C. D. James, Dunlop Stewart, Toronto.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$35,075
Total assets	649,833	Premiums—Total business (net)	62,195
Total liabilities	125,207	Claims—Ontario (net)	8,996
Surplus protection of policyholders	524,626	Claims—Total business (net)	17,250

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,924
Assets in Canada	301,131	Premiums—Canada (net)	57,423
Liabilities in Canada	43,399	Claims—Ontario (net)	6,243
		Claims—Canada (net)	25,056

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Mervyn J. Smith; Vice-Presidents, J. C. Breithaupt, J. A. Martin; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S., F.A.I.A.; Treasurer, F. D. Rueffer; Auditors, J. F. Scully, C.A., R. P. Uffelmann, C.A.

Directors.—M. J. Smith, J. A. Martin, Waterloo; J. M. Riddell, K.C., Stratford; J. C. Breithaupt, Kitchener; Herbert Begg, A. W. Briggs, K.C., Toronto; H. G. Bertram, Dundas; E. C. Mitchell, London; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; W. E. Payne, K.C., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.

Date of Incorporation.—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 327,155	Premiums—Ontario (net)	$ 795,426
Total assets	13,894,282	Premiums—Total business (net)	1,101,291
Ontario business in force (gross)	32,807,747	Total disbursements to policyholders (net)—In Ontario	463,100
Total business in force (gross)	44,045,418	Total business	754,645

---

*See note on page 1.

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash	£56,000
Assets in Canada	$169,756
Liabilities in Canada	55,192

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$13,817
Premiums—Canada (net)	49,207
Claims—Ontario (net)	5,382
Claims—Canada (net)	17,755

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.

Chief or General Agent in Ontario.—W. C. Butler, Victory Bldg., Toronto.

Date of Incorporation.—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	167,494
Liabilities in Canada	44,574

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$16,730
Premiums—Canada (net)	34,223
Claims—Ontario (net)	12,907
Claims—Canada (net)	17,250

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A., Toronto; 2nd Vice-President, Geo. R. Warwick, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.

Directors.—Alex. Fasken, B.A., K.C., H. S. Gooderham, George R. Warwick, James L. Ross, B.A., S. F. Duncan, Hon. Albert Matthews, LL.D., C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

Capital stock paid in cash	$ 200,000
Total assets	28,032,064
Ontario business in force (gross)	59,166,543
Total business in force (gross)	129,764,530

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$1,730,090
Premiums—Total business (net)	3,546,360
Total disbursements to policyholders (net)—In Ontario	679,509
Total business	1,825,029

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover Leyland, 312 Metropolitan Bldg., Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—May, 1935.

Capital stock paid in cash	£500,000
Assets in Canada	$214,630
Liabilities in Canada	56,101

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$27,283
Premiums—Canada (net)	60,331
Claims—Ontario (net)	18,085
Claims—Canada (net)	31,022

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.

Directors.—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg, Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.

Date of Incorporation.—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

Capital stock paid in cash	$125,000
Total assets	713,476
Total liabilities	263,537
Surplus protection of policyholders	449,939

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$198,240
Premiums—Total business (net)	265,667
Claims—Ontario (net)	82,720
Claims—Total business (net)	114,740

---

*See note on page 1.

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.
Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. E., Toronto.
Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash	$4,000,000
Assets in Canada	324,516
Liabilities in Canada	122,074

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$108,874
Premiums—Canada (net)	187,606
Claims—Ontario (net)	51,146
Claims—Canada (net)	83,971

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash	$2,250,000
Assets in Canada	343,478
Liabilities in Canada	85,503

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 2,881
Premiums—Canada (net)	21,960
Claims—Ontario (net)	Nil
Claims—Canada (net)	2,158

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Kirkpatrick, Toronto; Vice-Presidents, Sidney W. Band, Toronto, F. D. Knowles, Montreal; Manager, Sidney W. Band, Toronto; Secretary, A. E. Perry, Toronto.

Directors.—Sidney W. Band, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred C. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. F. Matthai, Baltimore.

Date of Incorporation.—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash	$250,000
Total assets	721,011
Total liabilities	352,722
Surplus protection of policyholders	368,289

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$151,589
Premiums—Total business (net)	356,640
Claims—Ontario (net)	42,534
Claims—Total business (net)	133,486

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash	$3,750,000
Assets in Canada	1,463,122
Liabilities in Canada	498,683

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$183,125
Premiums—Canada (net)	601,284
Claims—Ontario (net)	93,790
Claims—Canada (net)	374,897

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash	$2,000,000
Assets in Canada	591,535
Liabilities in Canada	224,657

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$115,847
Premiums—Canada (net)	312,717
Claims—Ontario (net)	22,971
Claims—Canada (net)	251,726

---

*See note on page 1.

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, J. A. Blondeau, Montreal; Vice-President, Hon. Sen. Donat Raymond, Montreal; Secretary, J. E. Lussier.

Directors.—Hon. Sen. C. P. Beaubien, S. Godin, Jr., Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Bradburn, Winnipeg.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$141,234
Total assets	1,654,577	Premiums—Total business (net)	319,043
Total liabilities	536,829	Claims—Ontario (net)	83,143
Surplus protection of policyholders	1,117,748	Claims—Total business (net)	151,993

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$141,565
Assets in Canada	823,126	Premiums—Canada (net)	659,495
Liabilities in Canada	377,862	Claims—Ontario (net)	73,035
		Claims—Canada (net)	380,645

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—April, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$9,397,690	Premiums—Ontario (net)	$ 63,343
Assets in Canada	462,570	Premiums—Canada (net)	196,573
Liabilities in Canada	194,646	Claims—Ontario (net)	42,799
		Claims—Canada (net)	99,946

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 1, 1926

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 3,628
Assets in Canada	268,827	Premiums—Canada (net)	49,641
Liabilities in Canada	41,535	Claims—Ontario (net)	176
		Claims—Canada (net)	22,301

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—S. Saver, 11 Jordan St., Toronto.

Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....Frcs.	15,000,000	Premiums—Ontario (net)	$ 2,152
Assets in Canada	$211,279	Premiums—Canada (net)	49,660
Liabilities in Canada	86,275	Claims—Ontario (net)	426
		Claims—Canada (net)	19,488

---

*See note on page 1.

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	236,483	†Premiums—Canada (net)	Nil
†Liabilities in Canada	Nil	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto; Joint Managers, G. J. Malcolm, D. B. Hall, F.I.I.A., Toronto.

Directors.—S. Norrie-Miller, Sir Francis Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., J. A. Northway, Col. J. F. Michie, R. S. Waldie, Thos. H. Hall, Toronto; F. Richardson, Philadelphia, Pa.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 135,000	Premiums—Ontario (net)	$ 932,189
Total assets	3,407,682	Premiums—Total business (net)	1,333,658
Total liabilities	1,565,544	Claims—Ontario (net)	313,719
Surplus protection of policyholders	1,842,138	Claims—Total business (net)	483,843

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.

Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.

Date of Incorporation.—Feb. 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,250,000	Premiums—Ontario (net)	$428,442
Assets in Canada	1,432,067	Premiums—Canada (net)	731,438
Liabilities in Canada	697,430	Claims—Ontario (net)	188,823
		Claims—Canada (net)	295,553

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.

Chief or General Agent in Ontario.—Wesley Taylor, 68 Richmond St. E., Toronto.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$192,217
Assets in Canada	923,134	Premiums—Canada (net)	455,881
Liabilities in Canada	490,777	Claims—Ontario (net)	191,700
		Claims—Canada (net)	442,379

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoisette, Montreal; Vice-Presidents, Hon. Elie Beauregard, Montreal, Gordon McMillan, K.C., Toronto.

Directors.—Hon. Elie Beauregard, Edouard Cholette, Marcel Pasquin, Armand Daigle, F. Ronald Graham, John B. Lynch, Anselme Samoisette, Montreal; John K. Leonard, Quebec; Gordon McMillan, K.C., Toronto.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.

Date of Incorporation.—Dec. 28, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$422,500	Premiums—Ontario (net)	$ 68,229
Total assets	942,827	Premiums—Total business (net)	411,880
Total liabilities	358,855	Claims—Ontario (net)	30,539
Surplus protection of policyholders	583,972	Claims—Total business (net)	177,839

---

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE GIBRALTAR FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—April 24, 1929. *Date commenced business in Canada.*—Sept. 13, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	155,572	†Premiums—Canada (net)	Nil
†Liabilities in Canada	Nil	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$16,582
Assets in Canada	132,342	Premiums—Canada (net)	31,287
Liabilities in Canada	29,505	Claims—Ontario (net)	4,278
		Claims—Canada (net)	13,461

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.
Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.
Date of Organization.—1850. *Date commenced business in Canada.*—November 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$196,092
Assets in Canada	963,474	Premiums—Canada (net)	438,282
Liabilities in Canada	441,089	Claims—Ontario (net)	122,320
		Claims—Canada (net)	238,903

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—S. Saver, 19 Melinda St., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—1939.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 6,922
Assets in Canada	142,511	Premiums—Canada (net)	60,867
Liabilities in Canada	70,032	Claims—Ontario (net)	7,714
		Claims—Canada (net)	39,629

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, James Matson, G. Blair Gordon, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.
Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$236,414
Total assets	1,219,850	Premiums—Total business (net)	642,054
Total liabilities	636,636	Claims—Ontario (net)	70,074
Surplus protection of policyholders	583,214	Claims—Total business (net)	201,510

---

*See note on page 1.
†All business in Canada fully reinsured with the Home Insurance Company.

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. McG. Rait, Winnipeg; Vice-President, W. A. Murphy, Winnipeg; Manager, E. S. Craig, Winnipeg; Secretary, E. S. Craig, Winnipeg.

Directors.—C. C. Read, A. C. Reid, N. L. Leach, K. C. Allen, R. R. Emerson, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, J. B. Richardson, W. McG. Rait, V. W. Tryon, C. G. Murphy, R. W. Milner, all of Grain Exchange Bldg., Winnipeg.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 6, 1919. *Date commenced business in Canada.*—Aug. 13, 1920.

Capital stock paid in cash	$1,204,160
Assets in Canada	3,217,703
Liabilities in Canada	754,366
Surplus protection of policyholders	2,463,337

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Total business (net)	$639,787
Claims—Ontario (net)	Nil
Claims—Total business (net)	208,458

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—A. M. Young, 80 Richmond St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	151,855
Liabilities in Canada	63,913

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$16,349
Premiums—Canada (net)	64,807
Claims—Ontario (net)	6,520
Claims—Canada (net)	30,527

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

Capital stock paid in cash	$2,000,000
Assets in Canada	544,751
Liabilities in Canada	130,205

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 37,223
Premiums—Canada (net)	123,039
Claims—Ontario (net)	16,598
Claims—Canada (net)	66,101

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash	$8,150,000
Assets in Canada	1,626,598
Liabilities in Canada	626,611

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$221,435
Premiums—Canada (net)	808,142
Claims—Ontario (net)	52,323
Claims—Canada (net)	286,414

---

*See note on page 1.

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Vice-President, H. E. Sellers, Winnipeg; Secretary, E. A. Brock; Ass't General Manager, A. J. D. Morgan; Ass't General Manager and Supt. of Agencies, H. A. H. Baker; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.; Medical Referee, W. L. Mann, M.D.

Directors.—G. H. Aikins, K.C., M. F. Christie, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, Hugh F. Osler, H. W. Manning, R. T. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—C. F. Dunfee, C.L.U., Canada Permanent Bldg., Toronto.

Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash	$ 1,000,000
Life:	
Total assets	189,297,808
Ontario business in force (gross)	155,661,132
Total business in force (gross)	656,399,209
Other than Life:	
Total assets	$71,274
Total liabilities	71,274

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 4,384,401
Premiums—Total business (net)	17,830,821
Total disbursements to policyholders (net)—In Ontario	2,854,663
Total business	12,434,755

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	$ 9,066
Premiums—Total business (net)	31,104
Claims—Ontario (net)	3,103
Claims—Total business (net)	14,317

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Frank Scott, H. Millar Rawlings, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Montreal; George H. Reaney, New York; Col. Hon. Henry Cockshutt, Brantford; William Leggat, Aubrey H. Elder, K.C., Lieut.-Col. Hugh F. Osler.

Chief or General Agent in Ontario.—Medland & Son, Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash	$ 304,600
Total assets	4,846,842
Total liabilities	1,170,064
Surplus protection of policyholders	3,676,778

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 56,612
Premiums—Total business (net)	512,633
Claims—Ontario (net)	*−734*
Claims—Total business (net)	59,822

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash	£1,024,578
Assets in Canada	$1,833,849
Liabilities in Canada	599,774

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$158,508
Premiums—Canada (net)	591,993
Claims—Ontario (net)	60,937
Claims—Canada (net)	238,611

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zephirin Hebert, Montreal.

Directors.—Col. L. H. Hanbury, W. A. Osborne, London, Eng.; Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Zephirin Hebert, Lionel O. P. Walsh, L. V. Owen, Archie F. Baillie, R. W. Steele, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

Capital stock paid in cash	$ 375,000
Total assets	2,963,687
Total liabilities	2,043,072
Surplus protection of policyholders	920,615

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 249,591
Premiums—Total business (net)	1,062,940
Claims—Ontario (net)	111,771
Claims—Total business (net)	518,400

---

*See note on page 1.

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.
Chief or General Agent in Ontario.—D. L. Durrant, 205 Metropolitan Bldg., Toronto.
Date of Organization.—January, 1920. *Date commenced business in Canada.*—Oct. 21, 1921.

Capital stock paid in cash	$625,005
Total assets	678,899
Total liabilities	302,787

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$142,363
Premiums—Canada (net)	374,561
Claims—Ontario (net)	51,353
Claims—Canada (net)	149,036

THE HALIFAX INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax; Vice-President, F. P. Bligh, K.C., Halifax; General Manager, A. C. Baillie; Secretary-Treasurer, A. G. Cross, Halifax.

Directors.—Hon. F. B. McCurdy, P.C., F. P. Bligh, K.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, Halifax.

Chief or General Agent in Ontario.—Frank E. Wrong, 8 King St. W., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

Capital stock paid in cash	$2,000,000
Total assets	6,444,239
Total liabilities	3,222,397
Surplus protection of policyholders	3,221,842

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 925,518
Premiums—Total business (net)	3,042,167
Claims—Ontario (net)	449,583
Claims—Total business (net)	1,398,809

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. WEST, TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business.*—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. L. Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—H.T. Jamieson & Company, C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $500,000. No. of shares, 5,000. Par value, $100.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Balance Sheet—Assets

Book value of real estate held for sale		$ 7,805 00
Mortgage loans on real estate—first liens		3,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$237,930 79	
In default (at market values)	2,139 74	
		240,070 53
Book value of stocks		560 00
Cash on hand and in banks		23,128 03
Interest accrued	$ 3,300 72	
Dividends due	10 00	
Rents accrued	87 50	
		3,398 22
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 9,554 80	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	3,362 94	
		12,917 74
TOTAL ADMITTED ASSETS		$290,879 52

---

*See note on page 1.

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 2,325 00	$ 2,325 00
Adjustment expenses of said claims	77 00	77 00
Total net reserve, $53,184.57; carried out at 80% thereof	42,547 65	42,547 65
Expenses due and accrued		252 00
Taxes due and accrued		9,160 50
Reinsurance premiums		521 01
Return premiums and balances due agents		3,028 05
Real estate taxes and expenses due and accrued		300 02
Total Liabilities (excluding capital stock)		$ 58,211 23
Capital stock paid in cash	$100,000 00	
Surplus in profit and loss account	132,668 29	
Excess of assets over liabilities (surplus for protection of policyholders)		232,668 29
Total Liabilities		$290,879 52

Profit and Loss Account

			In Canada and All Business
Net premiums written			$ 75,298 16
Reserve of unearned premiums (80%):			
At beginning of year		$ 35,299 88	
At end of year		42,547 65	
Increase			7,247 77
Net premiums earned			$ 68,050 39
Net claims incurred		$ 14,132 81	
Net adjustment expenses incurred		503 63	
Commissions		20,265 04	
Taxes		1,829 40	
Salaries, fees and travelling expenses		8,562 62	
Management fee		156 61	
All other expenses		3,623 79	
Total claims and expenses			49,073 90
Underwriting profit			$ 18,976 49
Other revenue:			
Interest earned—cash and accruals	$ 11,359 25		
Adjustment by amortization	*249 26*	$ 11,109 99	
Dividends earned		40 00	
Decrease in deficiency of market under book value of securities		50 87	11,200 86
			$ 30,177 35
Other expenditure:			
Income and excess profits taxes		$ 18,783 35	
Bad debts written off		5 71	
Real estate operations		152 41	
Investment expenses		32 18	18,973 65
Net Profit for the Year			$ 11,203 70

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$236,458 56
Net profit for the year brought down	11,203 70
	$247,662 26
Dividends declared to shareholders	15,000 00
	$232,662 26
Add decrease in unadmitted ledger assets	6 03
Surplus of Assets over Liabilities (excluding capital stock from liabilities) at End of Year	$232,668 29

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1941	$ 8,755,640	$ 1,899,465	$10,655,105
Taken in 1942, new and renewed	11,942,698	4,096,221	16,038,919
Totals	$20,698,338	$ 5,995,686	$26,694,024
Ceased in 1942, including renewed	11,460,958	1,763,786	13,224,744
Gross in force, December 31, 1942	$ 9,237,380	$ 4,231,900	$13,469,280
Reinsurance in force, December 31, 1942	1,250,988	1,134,248	2,385,236
Net in Force, December 31, 1942	$ 7,986,392	$ 3,097,652	$11,084,044

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1941	Taken in 1942, New and Renewed	Ceased in 1942, Including Renewed	Gross in Force at End of 1942	Reinsurance	Net in Force at End of 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	75,373 17	95,207 93	74,737 85	95,843 25	13,228 81	82,614 44
Automobile	7,983 88	9,244 31	9,875 82	7,352 37	....	7,352 37
Explosion	1,535 40	1,921 87	1,207 45	2,249 82	117 52	2,132 30
Plate Glass	3,613 23	1,699 24	1,494 71	3,817 76	....	3,817 76
Sprinkler Leakage	5 70	5 70	11 40	....	....	....
Totals	88,511 38	108,079 05	87,327 23	109,263 20	13,346 33	95,916 87

HANOVER FIRE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of Incorporation.—1852. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$4,000,000
Assets in Canada	276,952
Liabilities in Canada	172,766

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 52,557
Premiums—Canada (net)	244,864
Claims—Ontario (net)	27,130
Claims—Canada (net)	168,583

HARTFORD ACCIDENT & INDEMNITY COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1913. *Date commenced business in Canada.*—August 10, 1920.

Capital stock paid in cash	$5,000,000
Assets in Canada	636,998
Liabilities in Canada	299,257

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$155,310
Premiums—Canada (net)	380,525
Claims—Ontario (net)	89,966
Claims—Canada (net)	174,815

HARTFORD FIRE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash	$12,000,000
Assets in Canada	2,839,806
Liabilities in Canada	708,305

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 369,233
Premiums—Canada (net)	1,049,820
Claims—Ontario (net)	174,487
Claims—Canada (net)	592,560

---

*See note on page 1.

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash	$500,000
Assets in Canada	94,525
Liabilities in Canada	6,331

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 9,143
Premiums—Canada (net)	14,522
Claims—Ontario (net)	4,225
Claims—Canada (net)	7,737

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.
Chief or General Agent in Ontario.—H. N. Roberts, 901 Atlas Bldg., Toronto.
Date of Incorporation.—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

Capital stock paid in cash	$3,000,000
Assets in Canada	125,284
Liabilities in Canada	66,682

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,892
Premiums—Canada (net)	28,493
Claims—Ontario (net)	Nil
Claims—Canada (net)	56,399

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ST. GALL, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.
Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.
Date of Organization.—1861. *Date commenced business in Canada.*—1937.

Swiss	
Capital stock paid in cash.... Frcs.	4,000,000
Total assets	$230,926
Total liabilities	199,562

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 34,688
Premiums—Canada (net)	216,731
Claims—Ontario (net)	32,030
Claims—Canada (net)	203,170

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto.
Chief or General Agent in Ontario.—W. R. Blight, Toronto.
Date of Incorporation.—Sept. 9, 1864. *Date commenced business in Canada.*—Dec. 27, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	281,272
Liabilities in Canada	64,034

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$53,541
Premiums—Canada (net)	92,497
Claims—Ontario (net)	12,071
Claims—Canada (net)	70,125

THE HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash	$15,000,000
Assets in Canada	4,781,313
Liabilities in Canada	2,216,849

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,597,572
Premiums—Canada (net)	3,966,624
Claims—Ontario (net)	325,279
Claims—Canada (net)	1,465,060

---

*See note on page 1.

THE HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—June 9, 1922. *Date commenced business in Canada.*—April 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	210,406	†Premiums—Canada (net)	Nil
†Liabilities in Canada	Nil	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, P. M. May, Montreal.

Directors.—P. R. Gault, Percy M. May, A. Hudon, J. D. Hudson, James Matson, R. O. Johnson, Montreal; P. J. Quinn, Toronto; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—December 6, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$229,150	Premiums—Ontario (net)	$ 39,450
Total assets	767,295	Premiums—Total business (net)	119,104
Total liabilities	134,350	Claims—Ontario (net)	16,494
Surplus protection of policyholders	632,945	Claims—Total business (net)	47,351

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—1899. *Date commenced business in Canada.*—December 21, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 31,224
Assets in Canada	276,790	Premiums—Canada (net)	112,142
Liabilities in Canada	113,729	Claims—Ontario (net)	10,770
		Claims—Canada (net)	46,414

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; General Manager, K. Thom, Toronto; Managing Director, G. Stubington, Toronto; Vice-President, Geo. A. Morrow, Toronto; Secretary, C. R. Morrow.

Directors.—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, E. Willans, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$196,927
Total assets	952,838	Premiums—Total business (net)	442,585
Total liabilities	467,807	Claims—Ontario (net)	94,262
Surplus protection of policyholders	485,031	Claims—Total business (net)	188,566

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.

Directors.—Frank W. Gamble, H. W. Muskett, H. H. Heakes, R. L. Stailing, Toronto; Wm. W. Otter-Barry, D. M. Dewar, V. E. Chute, H. R. Hobson, Harold W. Stokes.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$ 68,464
Total assets	900,446	Premiums—Total business (net)	194,989
Total liabilities	190,133	Claims—Ontario (net)	18,196
Surplus protection of policyholders	710,313	Claims—Total business (net)	61,005

---

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. F. Weston, Toronto; Vice-Presidents, S. J. Moore, F. P. Wood, Toronto; Managing Director, G. Cecil Moore; Actuary and General Manager, J. G. Parker, Toronto; Secretary, D. Matheson, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., S. H. Logan, G. Cecil Moore, G. Harrison Smith, Toronto; Hon. Donat Raymond, John S. Norris, Montreal.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 1,000,000	Premiums—Ontario (net)	$3,514,864
Total assets	105,883,994	Premiums—Total business (net)	9,942,343
Ontario business in force (gross)	115,241,635	Total disbursements to policyholders (net)—In Ontario	2,438,272
Total business in force (gross)	303,124,472	Total business	6,785,679

INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.
Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.
Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,005,000	Premiums—Ontario (net)	$104,417
Assets in Canada	$454,569	Premiums—Canada (net)	177,106
Liabilities in Canada	276,286	Claims—Ontario (net)	83,167
		Claims—Canada (net)	154,212

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$118,355
Assets in Canada	524,746	Premiums—Canada (net)	230,216
Liabilities in Canada	266,292	Claims—Ontario (net)	38,723
		Claims—Canada (net)	63,935

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$12,000,000	Premiums—Ontario (net)	$1,103,435
Assets in Canada	2,511,357	Premiums—Canada (net)	3,877,157
Liabilities in Canada	888,386	Claims—Ontario (net)	412,842
		Claims—Canada (net)	2,900,894

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.
Chief or General Agent in Ontario.—J. G. Smith, 34 King St. E., Toronto.
Date of Incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$1,477
Assets in Canada	9,513	Premiums—Canada (net)	3,712
Liabilities in Canada	3,395	Claims—Ontario (net)	*−303*
		Claims—Canada (net)	30

---

*See note on page 1.

JERSEY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$1,000,000
Assets in Canada	143,698
Liabilities in Canada	34,676

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,890
Premiums—Canada (net)	43,270
Claims—Ontario (net)	5,127
Claims—Canada (net)	24,288

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.
Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,079,931
Liabilities in Canada	289,165

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 98,215
Premiums—Canada (net)	292,230
Claims—Ontario (net)	28,665
Claims—Canada (net)	102,683

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—G. C. Sutherland, 36 Toronto St., Toronto.
Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash	£250,000
Assets in Canada	$619,451
Liabilities in Canada	321,938

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 91,111
Premiums—Canada (net)	312,644
Claims—Ontario (net)	46,038
Claims—Canada (net)	169,942

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.
Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£1,062,100
Life:	
Assets in Canada (included in Other than Life).	
Ontario business in force (gross)	$ 38,733
Canadian business in force (gross)	190,036
Other than Life:	
Assets in Canada	†1,919,681
Liabilities in Canada	1,003,353

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 678
Premiums—Canada (net)	4,017
Total disbursements to policyholders (net)—In Ontario	Nil
In Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	418,336
Premiums—Canada (net)	1,090,727
Claims—Ontario (net)	271,965
Claims—Canada (net)	521,014

---

*See note on page 1.
†Respecting "Life" and "Other than Life" business.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

Capital stock paid in cash	$ 175,000
Total assets	1,335,083
Total liabilities	207,581
Surplus protection of policyholders	1,127,502

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 59,306
Premiums—Total business (net)	172,561
Claims—Ontario (net)	23,867
Claims—Total business (net)	66,834

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash	£15.610
Assets in Canada	$113,556
Liabilities in Canada	14.668

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

THE LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$8,311,687
Assets in Canada	1,142,464
Liabilities in Canada	518,770

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$293,394
Premiums—Canada (net)	760,353
Claims—Ontario (net)	121,573
Claims—Canada (net)	280.499

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Geo. N. Molesworth, A. R. Martin, W. A. Clarke, J. R. Cartwright, K.C., Harold Fry, Dr. V. F. Stock, Geo. E. Watson, Toronto; J. G. Moore, St. Catharines.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash	$ 200,000
Total assets	1,224,148
Total liabilities	146,793
Surplus protection of policyholders	1,077,355

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 75,697
Premiums—Total business (net)	139,672
Claims—Ontario (net)	31,797
Claims—Total business (net)	69,839

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, Toronto.

Chief or General Agent in Ontario.—Robert L. Stailing, 15 Wellington St. E., Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash	$102,186
Assets in Canada	202,449
Liabilities in Canada	106,937

PREMIUMS WRITTEN—CLAIMS INCURED	
Premiums—Ontario (net)	$ 15,562
Premiums—Canada (net)	109,860
Claims—Ontario (net)	2,657
Claims—Canada (net)	50,053

---

*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Organization.—1867. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£250,000	Premiums—Ontario (net).......	$404,626
Assets in Canada................	$1,124,293	Premiums—Canada (net).......	990,488
Liabilities in Canada.............	773,832	Claims—Ontario (net)..........	133,879
		Claims—Canada (net)..........	485,751

THE LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, W. L. White, Toronto.

Directors.—W. L. White, J. Walmsley, W. R. Houghton, C. M. Horswell, P. L. Waylett, Toronto; A. S. Rogers, London, Eng.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$ 400,000	Premiums—Ontario (net).......	$105,900
Total assets....................	1,066,020	Premiums—Total business (net)..	451,864
Total liabilities.................	367,180	Claims—Ontario (net)..........	34,543
Surplus protection of policyholders.	698,840	Claims—Total business (net)....	182,583

THE LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.
Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto.
Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£1,455,724	Premiums—Ontario (net).......	$ 573,545
Assets in Canada................	$2,580,845	Premiums—Canada (net).......	1,125,774
Liabilities in Canada.............	1,187,155	Claims—Ontario (net)..........	392,810
		Claims—Canada (net)..........	672,932

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, J. G. Stephenson, C.L.U.; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.

Directors.—J. E. Smallman, Joseph Jeffery, J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, London; Thos. W. Baker, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash........	$ 500,000		
Life:		*Life:*	
Total assets....................	168,814,441	Premiums—Ontario (net).......	$13,947,103
Ontario business in force (gross)...	567,179,735	Premiums—Total business (net)..	21,808,871
Total business in force (gross).....	877,642,005	Total disbursements to policyholders (net)—In Ontario.....	6,484,261
		Total business..	10,339,528
		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Total assets....................	686,100	Premiums—Ontario (net).......	563,698
Total liabilities.................	453,864	Premiums—Total business (net)..	839,374
		Claims—Ontario (net)..........	460,792
		Claims—Total business (net)....	650,932

---

*See note on page 1.

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.
Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash	£300,000
Assets in Canada	$314,592
Liabilities in Canada	96,438

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 32,965
Premiums—Canada (net)	111,899
Claims—Ontario (net)	20,873
Claims—Canada (net)	57,012

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, London and Scottish Bldg., St. John St., Montreal.
Chief or General Agent in Ontario.—Walter W. Cooper, Metropolitan Bldg., Toronto.
Date of Organization.—1862. *Date commenced business in Canada.*—January 20, 1925.

Capital stock paid in cash	£120,000
Other than Life:	
Assets in Canada	$288,442
Liabilities in Canada	75,206

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	$22,218
Premiums—Canada (net)	87,347
Claims—Ontario (net)	12,251
Claims—Canada (net)	41,220

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.
Chief or General Agent in Ontario.—E. M. Watt, 372 Bay St., Toronto.
Date of Incorporation.—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash	$400,000
Life:	
Assets in Canada	136,988
Ontario business in force (gross)	159,453
Canadian business in force (gross)	177,753
Other than Life:	
Assets in Canada	289,519
Liabilities in Canada	139,544

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 5,592
Premiums—Canada (net)	6,264
Total disbursements to policyholders (net)—In Ontario	321
In Canada	380

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	186,503
Premiums—Canada (net)	240,028
Claims—Ontario (net)	62,172
Claims—Canada (net)	92,349

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926.

Capital stock paid in cash	$1,0000.00
Assets in Canada	224,134
Liabilities in Canada	73,212

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$42,927
Premiums—Canada (net)	89,282
Claims—Ontario (net)	13,341
Claims—Canada (net)	40,591

---

*See note on page 1.

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, F. Gordon Osler, Toronto; General Manager, J. H. Lithgow, A.I.A., F.A.S., Toronto; Secretary, R. E. Dowsett, A.I.A., F.A.S.; Treasurer, S. M. Thompson, F.A.S.; Actuary, G. L. Holmes, A.I.A., F.A.S.

Directors.—Geo. H. Cassels, K.C., F. G. Osler, M. R. Gooderham, K.C., D. G. Ross, M.P., Col. A. L. Bishop, R. A. Daly, J. H. Lithgow, Chas. S. Band, Leigh M. McCarthy, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash	$ 1,500,000
Total assets	221,133,780
Ontario business in force (gross)	131,864,767
Total business in force (gross)	643,756,140

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 4,071,741
Premiums—Total business (net)	23,756,503
Total disbursements to policyholders (net)—In Ontario	2,366,113
Total business	12,763,594

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash	£600,000
Assets in Canada	$366,701
Liabilities in Canada	117,811

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 54,759
Premiums—Canada (net)	303,255
Claims—Ontario (net)	7,922
Claims—Canada (net)	79,389

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. Hampson, Montreal.

Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash	$4,974,273
Assets in Canada	700,460
Liabilities in Canada	334,473

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 69,226
Premiums—Canada (net)	379,927
Claims—Ontario (net)	36,120
Claims—Canada (net)	180,454

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—Willis Faber & Co. of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash	$1,000,000
Assets in Canada	223,531
Liabilities in Canada	71,849

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 8,249
Premiums—Canada (net)	86,367
Claims—Ontario (net)	3,546
Claims—Canada (net)	49,095

MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, W. R. Houghton, W. L. White, Joseph Walmsley, P. L. Waylett, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash	$250,000
Total assets	678,356
Total liabilities	133,240
Surplus protection of policyholders	545,116

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 53,400
Premiums—Total business (net)	111,176
Claims—Ontario (net)	20,037
Claims—Total business (net)	33,160

---

*See note on page 1.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$ 59,240
Assets in Canada	244,772	Premiums—Canada (net)	132,921
Liabilities in Canada	144,839	Claims—Ontario (net)	40,227
		Claims—Canada (net)	71,381

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business.*—January 31, 1898.

Officers.—President, W. R. Houghton; Secretary, W. R. Miller; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—Rutherford Williamson, F.C.A., Harold A. Shiach, F.C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $500,000.		
No. of shares, 10,000. Par value, $50.		
Capital stock at beginning of year	$300,000 00	$150,000 00
Capital stock at end of year	$300,000 00	$150,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$150,000 00
Total amount paid to December 31, 1942	$150,000 00

Balance Sheet—Assets

Book value of real estate—office premises		$100,000 00
Mortgage loans on real estate—first liens		9,600 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$555,759 60	
In default (at market values)	300 00	
		556,059 60
Cash on hand and in banks		47,380 24
Interest accrued		8,345 24
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 9,276 85	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	1,228 05	
		10,504 90
TOTAL ADMITTED ASSETS		$731,889 98

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 17,521 00	$ 17,521 00
Adjustment expenses of said claims	675 00	675 00
Total net reserve, $136,172.38; carried out at 80% thereof	108,937 90	108,937 90
Expenses due and accrued		1,929 73
Taxes due and accrued		13,553 17
Reinsurance premiums		1,039 46
Return premiums and balances due agents		300 45
London & Lancashire Insurance Co. Ltd		4 59
Reserve for depreciation of head office building		24,000 00
Agents' bicycle deposit premiums		308 00
TOTAL LIABILITIES (excluding capital stock)		$168,269 30
Capital stock paid in cash	$150,000 00	
Surplus in profit and loss account	413,620 68	
Excess of assets over liabilities (surplus for protection of policyholders)		563,620 68
TOTAL LIABILITIES		$731,889 98

---

*See note on page 1.

Profit and Loss Account

			In Canada and All Business
Net premiums written			$130,064 68
Reserve of unearned premiums (80 %):			
At beginning of year		$118,000 65	
At end of year		108,937 90	
Decrease			9,062 75
Net premiums earned			$139,127 43
Net claims incurred		$ 50,749 22	
Net adjustment expenses incurred		2,348 67	
Commissions		33,520 63	
Taxes		3,877 55	
Salaries, fees and travelling expenses		24,529 08	
All other expenses		13,851 14	
Total claims and expenses			128,876 29
Underwriting profit			$ 10,251 14
Other revenue:			
Interest earned—cash and accruals	$ 26,034 63		
Adjustment by amortization	960 57		
		$ 26,995 20	
Net rents earned		2,853 04	
Profit on sale of securities and real estate		1,314 12	
Automobile financial responsibility fees		18 00	
			31,180 36
			$ 41,431 50
Other expenditure:			
Income and excess profits taxes		$ 15,544 80	
Depreciation of head office building		3,000 00	
			18,544 80
NET PROFIT FOR THE YEAR			$ 22,886 70

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$570,294 47
Net profit for the year brought down	22,886 70
	$593,181 17
Dividends declared to shareholders	30,000 00
	$563,181 17
Add decrease in unadmitted ledger assets	439 51
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR	$563,620 68

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1941	$48,416,083	$387,789	$48,803,872
Taken in 1942, new and renewed	28,104,695	265,080	28,369,775
Totals	$76,520,778	$652,869	$77,173,647
Ceased in 1942, including renewed	27,969,563	382,789	28,352,352
Gross in force, December 31, 1942	$48,551,215	$270,080	$48,821,295
Reinsurance in force,* December 31, 1942	7,741,010	158,650	7,899,660
NET IN FORCE, December 31, 1942	$40,810,205	$111,430	$40,921,635

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1941	Taken in 1942, New and Renewed	Ceased in 1942, Including Renewed	Gross in Force at End of 1942	Reinsurance	Net in Force at End of 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	272,421 20	132,091 76	139,855 95	264,657 01	18,181 30	246,475 71
Automobile	32,026 95	30,012 86	36,400 94	25,638 87	32 22	25,606 65
Explosion	....	1,717 63	400 40	1,317 23	448 57	868 66
Sprinkler Leakage	17 20	3 20	3 20	17 20	....	17 20
Windstorm	2 40	....	2 40	....	....	....
TOTALS	304,467 75	163,825 45	176,662 89	291,630 31	18,662 09	272,968 22

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash	$1,000,000
Assets in Canada	318,469
Liabilities in Canada	192,362

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 48,018
Premiums—Canada (net)	206,544
Claims—Ontario (net)	48,204
Claims—Canada (net)	132,033

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—Stanley G. Reid, Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

Capital stock paid in cash	£237,500
Assets in Canada	$278,873
Liabilities in Canada	197,958

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 42,911
Premiums—Canada (net)	203,628
Claims—Ontario (net)	12,566
Claims—Canada (net)	84,724

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

Capital stock paid in cash	$1,000,000
Assets in Canada	225,467
Liabilities in Canada	108,659

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 26,010
Premiums—Canada (net)	104,344
Claims—Ontario (net)	7,317
Claims—Canada (net)	56,101

THE METROPOLITAN CASUALTY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

Capital stock paid in cash	$1,500,000
Assets in Canada	661,592
Liabilities in Canada	285,286

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$278,035
Premiums—Canada (net)	364,445
Claims—Ontario (net)	129,676
Claims—Canada (net)	159,313

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	382,069
Liabilities in Canada	76,963

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$14,651
Premiums—Canada (net)	73,382
Claims—Ontario (net)	5,887
Claims—Canada (net)	33,833

---

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, K.C., LL.D., Winnipeg; Vice-President, J. E. Woods, Winnipeg; General Manager, G. C. Cumming, Winnipeg; Ass't General Manager, W. Bartholomew, Winnipeg; Secretary, G. J. Telfer, Winnipeg; Actuary, D. Laird, F.A.S., Winnipeg.

Directors.—W. L. Parrish, Peter Lowe, E. J. Tarr, K.C., LL.D., R. J. Gourley, Geo. H. Stewart, J. A. Flanders, W. Trevor Gwyn, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. W., Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash	$ 176,320
Total assets	17,759,135
Ontario business in force (gross)	18,767,243
Total business in force (gross)	69,603,326

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 517,589
Premiums—Total business (net)	1,835,834
Total disbursements to policyholders (net)—In Ontario	220,063
Total business	1,063,639

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, J. V. Desaulniers, Montreal; Secretary, W. L. Nicholls, F.I.A.; Treasurer, J. A. Toller; Actuary, W. L. Nicholls, F.I.A.

Directors.—C. G. Greenshields, K.C., F. W. Fairman, Hon. R. O. Grothe, J. V. Desaulniers, Arthur P. Earle, C. E. Sanders, W. L. Bayer, A. L. Mailman, A. H. Paradis, J. Rolland, Geo. Hogg, Montreal; Wm. S. Walton, Toronto; William Penman, C. H. Falloon, London, Eng.

Chief or General Agent in Ontario.—W. S. Walton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

Capital stock paid in cash	$ 250,000
Total assets	10,015,927
Ontario business in force (gross)	12,762,498
Total business in force (gross)	56,985,661

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 362,231
Premiums—Total business (net)	1,593,080
Total disbursements to policyholders (net)—In Ontario	155,652
Total business	633,725

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash	£374,543
Assets in Canada	$350,190
Liabilities in Canada	214,086

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 90,894
Premiums—Canada (net)	341,061
Claims—Ontario (net)	104,684
Claims—Canada (net)	189,540

THE MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, A.I.A., Montreal.

Chief or General Agent in Ontario.—The Royal Trust Co., 59 Yonge St., Toronto.

Date of Incorporation.—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

Capital stock paid in cash	£1,000,000
Assets in Canada	$ 9,141,080
Ontario business in force (gross)	6,957,118
Canadian business in force (gross)	24,887,052

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$279,022
Premiums—Canada (net)	849,527
Total disbursements to policyholders (net)—In Ontario	215,083
In Canada	735,783

---

*See note on page 1.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$164,199
Assets in Canada................	457,322	Premiums—Canada (net).......	252,654
Liabilities in Canada............	247,542	Claims—Ontario (net)..........	74,370
		Claims—Canada (net)..........	125,020

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.
Chief or General Agent in Ontario.—Chas. C. Hall, 65 Adelaide St. E., Toronto.
Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$ 55,432
Assets in Canada................	678,417	Premiums—Canada (net).......	242,377
Liabilities in Canada............	246,799	Claims—Ontario (net)..........	9,759
		Claims—Canada (net)..........	95,356

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$4,000,000	†Premiums—Ontario (net).......	Nil
Assets in Canada................	545,619	†Premiums—Canada (net).......	Nil
Liabilities in Canada............	Nil	†Claims—Ontario (net)..........	Nil
		†Claims—Canada (net)..........	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. R. Bain, Toronto; Vice-President, Robt. Fennell, K.C., Toronto; General Manager, G. Fay Davies; Ass't General Manager, M. W. McCutcheon, A.A.S.; Actuary, G. D. McKinney, F.A.S., F.A.I.A., Toronto.

Directors.—H. R. Bain, Fraser D. Reid, Robt. Fennell, K.C., Alfred Rogers, Jr., F. S. Vanstone, D. H. Porter, D. H. Gibson, A. H. Beaton, K.C., Toronto; Lieut.-Col. Sidney C. Oland, V.D., A.D.C., Halifax.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash........	$ 250,000	Premiums—Ontario (net).......	$ 500,145
Total assets....................	14,737,613	Premiums—Total business (net)..	1,654,169
Ontario business in force (gross)...	21,084,866	Total disbursements to policyholders (net)—In Ontario.....	362,254
Total business in force (gross).....	68,068,971	Total business..	1,029,095

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, J. T. LeClerc, Montreal; Secretary, P. M. May, Montreal.

Directors.—F. J. Williams, J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, J. D. Johnson, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—1929. *Date commenced business in Ontario.*—January 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$200,000	Premiums—Ontario (net).......	$25,222
Assets in Canada................	491,352	Premiums—Total business (net)..	76,148
Liabilities in Canada............	109,580	Claims—Ontario (net)..........	10,545
Surplus protection of policyholders.	381,772	Claims—Total business (net)....	30,274

---

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash	£20,525
Assets in Canada	$218,360
Liabilities in Canada	80,496

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$18,714
Premiums—Canada (net)	68,975
Claims—Ontario (net)	5,492
Claims—Canada (net)	30,841

NATIONAL SECURITY INSURANCE COMPANY*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, 80 Richmond St. W., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 12, 1914. *Date commenced business in Canada.*—June 10, 1936.

Capital stock paid in cash	$1,000,000
Assets in Canada	169,943
Liabilities in Canada	52,422

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$50,009
Premiums—Canada (net)	95,325
Claims—Ontario (net)	1,046
Claims—Canada (net)	28,751

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. H. Belair, Montreal.

Date of Incorporation.—1933. *Date commenced business in Canada.*—May, 1933.

Capital stock paid in cash	$2,500,000
Assets in Canada	130,526
Liabilities in Canada	15,763

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 86
Premiums—Canada (net)	169
Claims—Ontario (net)	*-508*
Claims—Canada (net)	271

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—Feb. 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

Capital stock paid in cash	$1,100,000
Assets in Canada	379,000
Liabilities in Canada	138,360

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$129,604
Premiums—Canada (net)	200,260
Claims—Ontario (net)	80,364
Claims—Canada (net)	113,917

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, VICHY, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash....Frcs.	12,500,000
Assets in Canada	$794,546
Liabilities in Canada	232,601

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 42,909
Premiums—Canada (net)	196,016
Claims—Ontario (net)	35,485
Claims—Canada (net)	139,785

---

*See note on page 1.

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.
Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 33,990
Assets in Canada	221,247	Premiums—Canada (net)	98,171
Liabilities in Canada	111,119	Claims—Ontario (net)	13,208
		Claims—Canada (net)	37,507

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 414 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1826. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	373,811	†Premiums—Canada (net)	Nil
Liabilities in Canada	Nil	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

NEW ENGLAND FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—March 16, 1938.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 2,701
Assets in Canada	306,600	Premiums—Canada (net)	15,406
Liabilities in Canada	63,298	Claims—Ontario (net)	523
		Claims—Canada (net)	6,986

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.
Chief or General Agent in Ontario.—Geo. R. Browne, 51 Yonge St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 81,371
Assets in Canada	411,917	Premiums—Canada (net)	266,941
Liabilities in Canada	220,251	Claims—Ontario (net)	25,606
		Claims—Canada (net)	98,365

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1832. *Date commenced business in Canada.*—October 31, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 28,562
Assets in Canada	352,643	Premiums—Canada (net)	218,055
Liabilities in Canada	217,298	Claims—Ontario (net)	22,335
		Claims—Canada (net)	128,524

---

*See note on page 1.
†Included in Home Insurance Company figures.

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.

Chief or General Agent in Ontario.—R. H. Campion, 201–4 Dominion Bank Bldg., Toronto.

Date of Incorporation.—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

Capital stock paid in cash	$2,000,000
Assets in Canada	558,929
Liabilities in Canada	95,265

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 38,746
Premiums—Canada (net)	120,981
Claims—Ontario (net)	13,850
Claims—Canada (net)	46,518

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash	$2,000,000
Assets in Canada	515,949
Liabilities in Canada	120,990

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 33,882
Premiums—Canada (net)	137,080
Claims—Ontario (net)	11,586
Claims—Canada (net)	51,353

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, B. W. Robinson, Montreal.

Directors.—M. A. Phelan, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.

Chief or General Agent in Ontario.—Royal Trust Co., Toronto.

Date of Incorporation.—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

Capital stock paid in cash	$ 91,133
Total assets	154,431
Total liabilities	19,210
Surplus protection of policyholders	135,221

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 9,345
Premiums—Total business (net)	35,432
Claims—Ontario (net)	2,334
Claims—Total business (net)	7,964

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Organization.—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	£3,468,750
Assets in Canada	$2,378,988
Total liabilities	936,085

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 301,521
Premiums—Canada (net)	1,034,544
Claims—Ontario (net)	130,823
Claims—Canada (net)	426,946

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.

Directors.—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash	$306,030
Total assets	492,514
Total liabilities	134,769
Surplus protection of policyholders	357,745

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 32,767
Premiums—Total business (net)	119,911
Claims—Ontario (net)	11,644
Claims—Total business (net)	49,890

---

*See note on page 1.

THE NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, Toronto.

Chief or General Agent in Ontario.—Kenneth Thom, 16–22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 43,545
Assets in Canada	385,171	Premiums—Canada (net)	103,040
Liabilities in Canada	113,044	Claims—Ontario (net)	19,646
		Claims—Canada (net)	41,807

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Vancouver.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—April 1, 1928. *Date commenced business in Canada.*—Feb. 17, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$116,968
Assets in Canada	239,910	Premiums—Canada (net)	193,001
Liabilities in Canada	125,258	Claims—Ontario (net)	23,115
		Claims—Canada (net)	39,083

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, A. C. Hall, Montreal; Secretary, N. J. Black.

Directors.—W. A. Hastings, C. E. Drewry, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, Winnipeg.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—February 6, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$18,384
Total assets	546,589	Premiums—Total business (net)	51,606
Total liabilities	67,771	Claims—Ontario (net)	7,439
Surplus protection of policyholders	478,818	Claims—Total business (net)	19,412

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$309,952
Assets in Canada	$1,026,119	Premiums—Canada (net)	984,834
Liabilities in Canada	642,363	Claims—Ontario (net)	147,571
		Claims—Canada (net)	545,387

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.

Directors.—Maj. Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 631,872
Total assets	12,942,986	Premiums—Total business (net)	1,440,897
Ontario business in force (gross)	24,718,449	Total disbursements to policyholders (net)—In Ontario	271,856
Total business in force (gross)	56,226,223	Total business	762,007

---

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—Feb. 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash........	$2,000,000
Assets in Canada................	365,573
Liabilities in Canada.............	152,064

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 66,352
Premiums—Canada (net).......	126,546
Claims—Ontario (net)..........	20,986
Claims—Canada (net)..........	48,201

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.
Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.
Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash........	£1,100,000
Debenture stock (Norwich & London)	£429,455
Assets in Canada................	$2,081,924
Liabilities in Canada.............	1,317,136

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 747,735
Premiums—Canada (net).......	1,850,893
Claims—Ontario (net)..........	255,905
Claims—Canada (net)..........	745,198

THE OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Brig.-Gen. J. B. White, D.S.O., H. M. Jaquays, E. J. Kay, L. Macfarlane, J. B. Woodyatt, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.
Date of Incorporation.—1902. *Date commenced business in Canada.*—May 5, 1909†.

Capital stock paid in cash........	$ 200,000
Total assets....................	1,618,870
Total liabilities.................	248,194
Surplus protection of policyholders.	1,370,676

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 49,598
Premiums—Total business (net)..	135,887
Claims—Ontario (net)..........	11,639
Claims—Total business (net)....	44,087

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Miller, London.
Chief or General Agent in Ontario.—J. I. Hodgins, London.
Date of Incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

Capital stock paid in cash........	$ 1,000,000
Life:	
Assets in Canada................	2,280,447
Ontario business in force (gross)...	11,367,397
Canadian business in force (gross).	37,220,047
Other than Life:	
Assets in Canada................	78,911
Liabilities in Canada.............	8,382

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net).......	$186,460
Premiums—Canada (net).......	636,727
Total disbursements to policyholders (net)—In Ontario.....	113,256
In Canada.....	285,574

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net).......	3,016
Premiums—Canada (net).......	8,618
Claims—Ontario (net)..........	1,206
Claims—Canada (net)..........	2,739

---

*See note on page 1.
†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—September 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£172,308	Premiums—Ontario (net)	$ 408,480
Assets in Canada	$1,447,244	Premiums—Canada (net)	918,693
Liabilities in Canada	881,425	Claims—Ontario (net)	154,414
		Claims—Canada (net)	328,181

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver

Directors.—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—November 5, 1908†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 750,000	Premiums—Ontario (net)	$ 59,416
Total assets	3,536,642	Premiums—Total business (net)	1,700,939
Total liabilities	1,674,576	Claims—Ontario (net)	33,186
Surplus protection of policyholders	1,862,066	Claims—Total business (net)	1,102,641

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 46,628
Assets in Canada	304,924	Premiums—Canada (net)	119,597
Liabilities in Canada	128,410	Claims—Ontario (net)	33,996
		Claims—Canada (net)	82,708

PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—Aug. 22, 1900. *Date commenced business in Canada.*—March 27, 1912

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$ 73,031
Assets in Canada	$324,447	Premiums—Canada (net)	189,419
Liabilities in Canada	182,885	Claims—Ontario (net)	28,872
		Claims—Canada (net)	72,379

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.
Date of Organization.—1824. *Date commenced business in Canada.*—April 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$ 39,627
Assets in Canada	208,577	Premiums—Canada (net)	142,495
Liabilities in Canada	119,115	Claims—Ontario (net)	20,527
		Claims—Canada (net)	58,121

---

*See note on page 1.
†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.
Chief or General Agent in Ontario.—W. C. Butler, 80 Richmond St. W., Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	£1,500,000
Assets in Canada	$1,003,308
Liabilities in Canada	616,135

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$320,541
Premiums—Canada (net)	622,915
Claims—Ontario (net)	137,892
Claims—Canada (net)	278,269

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, CLERMONT-FERRAND, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.
Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.
Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash	Frcs. 16,000,000
Assets in Canada	$468,368
Liabilities in Canada	109,635

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,536
Premiums—Canada (net)	98,311
Claims—Ontario (net)	13,152
Claims—Canada (net)	53,643

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—May, 1923. *Date commenced business in Canada.*—April 1, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	312,473
Liabilities in Canada	63,679

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$38,268
Premiums—Canada (net)	101,869
Claims—Ontario (net)	12,739
Claims—Canada (net)	35,693

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Other than Life:	
Assets in Canada	$2,978,181
Liabilities in Canada	1,240,483

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	$ 368,003
Premiums—Canada (net)	1,405,993
Claims—Ontario (net)	152,290
Claims—Canada (net)	600,337

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.
Date of Incorporation.—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890

Capital stock paid in cash	$6,000,000
Assets in Canada	880,249
Liabilities in Canada	362,794

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$142,552
Premiums—Canada (net)	521,546
Claims—Ontario (net)	55,194
Claims—Canada (net)	232,273

---

*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY ST., TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business.*—April 20, 1927.

Officers.—President, Charles C. Bowen; Vice-Presidents, F. S. Brown, L. K. Kirk, N. G. Duffett; Secretary, H. E. Wittick; General Manager, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—D. M. Ferry, Jr., W. D. Bonthron, Chas. C. Bowen, F. S. Brown, Ralph E. Burks, Otway Conard, John S. Dowling, N. G. Duffett, S. Fred Duncan, Alex. Fasken, John P. Hacker, George Hancock, L. K. Kirk, Ralph Platts, R. A. Robertson.

Auditors.—Edwards, Morgan & Company, 10 Adelaide St. E., Toronto.

Statement for the Year Ended December 31, 1942

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $300,000. No. of shares, 15,000. Par value, $20.		
Capital stock at beginning of year	$204,500 00	$204,500 00
Capital stock at end of year	$204,500 00	$204,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$426,892 50
Total amount paid to December 31, 1942	$426,892 50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default	$887,691 39
Cash on hand and in banks	103,798 95
Interest accrued	5,198 05
Agents' balances and premiums uncollected—written on or after October 1, 1942	74,521 45
Amount due from reinsurance on losses already paid	2,345 76
Profit-sharing commission on fire reinsurance	1,183 23
Cash surrender value of life insurance policy	5,900 00
Refundable portion of excess profits taxes	5,817 70
TOTAL ADMITTED ASSETS	$1,086,456 53

Balance Sheet—Liabilities

	In Canada		Total Liabilities
Total provision for unpaid claims	$130,594 75		$130,594 75
Adjustment expenses of said claims	556 26		556 26
Total net reserve, $332,688.70; carried out at 80% thereof	266,150 96		266,150 96
Expenses due and accrued			6,171 55
Taxes due and accrued			64,077 59
Reinsurance premiums			7,011 49
Return premiums and balances due agents			188 20
Investment reserves			25,000 00
TOTAL LIABILITIES (excluding capital stock)			$499,750 80
Capital stock paid in cash		$204,500 00	
Surplus in profit and loss account		382,205 73	
Excess of assets over liabilities (surplus for protection of policyholders)			586,705 73
TOTAL LIABILITIES			$1,086,456 53

Profit and Loss Account

		In Canada and All Business
Net premiums written		$604,506 87
Reserve of unearned premiums (80%):		
At beginning of year	$265,867 28	
At end of year	266,150 96	
Increase		283 68
Net premiums earned		$604,223 19
Net claims incurred	$195,750 90	
Net adjustment expenses incurred	1,707 07	
Commissions	145,936 06	
Taxes	14,362 93	
Salaries, fees and travelling expenses	100,468 74	
All other expenses	40,188 40	
Total claims and expenses		498,414 10
Underwriting profit		$105,809 09

Other revenue:			
Interest earned—cash and accruals	$ 26,847 78		
Adjustment by amortization	*3,033 41*		
		$ 23,814 37	
Bad debts recovered previously written off		313 44	
Profit on sale of securities and real estate		3,329 64	
			27,457 45
			$133,266 54
Other expenditure:			
Income and excess profits taxes		$ 69,824 09	
Investment expenses		595 82	
Premium on endowment insurance policy (net)		701 50	
			71,121 41
NET PROFIT FOR THE YEAR			$ 62,145 13

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$555,631 45
Net profit for the year brought down	62,145 13
	$617,776 58
Dividends declared to shareholders	30,675 00
	$587,101 58
Deduct increase in unadmitted ledger assets	395 85
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR	$586,705 73

Summary of Risks—Fire

	IN ONTARIO	ALL BUSINESS
Gross in force, December 31, 1941	$29,829,452	$29,829,452
Taken in 1942, new and renewed	16,233,347	16,233,347
Totals	$46,062,799	$46,062,799
Ceased in 1942, including renewed	14,437,145	14,437,145
Gross in force, December 31, 1942	$31,625,654	$31,625,654
Reinsurance in force, December 31, 1942	6,760,646	6,760,646
NET IN FORCE, December 31, 1942	$24,865,008	$24,865,008

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET IN FORCE AT END OF 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	166,775 06	104,083 00	84,489 32	186,368 74	50,065 97	136,302 77
Automobile	582,913 63	660,900 30	684,382 52	559,431 41	37,844 50	521,586 91
Accident—Personal	1,280 00	....	1,280 00	....	....	....
Accident—Public Liab.	4,217 47	7,186 07	6,242 63	5,160 91	1,276 96	3,883 95
Accident—Empl. Liab.	689 81	....	689 81	....	....	....
Guarantee—Surety	5,690 61	5,187 55	5,951 38	4,926 78	2,375 40	2,551 38
Inland Transportation	2,123 55	2,169 27	2,328 14	1,964 68	....	1,964 68
Personal Property	....	3,541 66	110 67	3,430 99	132 74	3,298 25
Plate Glass	7,155 53	4,228 77	4,279 50	7,104 80	....	7,104 80
Theft	5,604 88	3,938 24	4,539 55	5,903 57	453 00	4,550 57
TOTALS	776,450 54	791,234 86	794,293 52	773,391 88	92,148 57	681,243 31

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, E. F. Sise, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—Jan. 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$311,750	Premiums—Ontario (net)	$22,190
Assets in Canada	508,493	Premiums—Total business (net)	66,996
Liabilities in Canada	81,487	Claims—Ontario (net)	9,278
Surplus protection of policyholders	427,006	Claims—Total business (net)	26,635

---

*See note on page 1.

PLANET ASSURANCE COMPANY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.
Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$ 29,996
Assets in Canada	174,856	Premiums—Canada (net)	108,432
Liabilities in Canada	99,932	Claims—Ontario (net)	12,995
		Claims—Canada (net)	45,609

THE PROTECTIVE ASSOCIATION OF CANADA*

Head Office, Granby, Que.

Officers.—President, E. E. Gleason, Granby; Vice-President, N. R. Mitchell, Granby; Secretary, W. W. D. Brack, Granby; Treasurer, W. R. Bradford, Granby; General Manager, J. G. Fuller, Granby.

Directors.—J. G. Fuller, N. R. Mitchell, W. W. D. Brack, E. E. Gleason, W. R. Bradford, Granby; K. A. Cowley, M.D., Montreal; Geo. H. Sherwood, Toronto.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—April 12, 1907. *Date commenced business in Canada.*—June 18, 1907.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 50,000	Premiums—Ontario (net)	$194,183
Total assets	333,541	Premiums—Total business (net)	348,282
Total liabilities	175,070	Claims—Ontario (net)	138,028
Surplus protection of policyholders.	158,471	Claims—Total business (net)	244,825

PROVIDENCE WASHINGTON INSURANCE COMPANY*

Head Office, Providence, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.
Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 50,306
Assets in Canada	488,279	Premiums—Canada (net)	236,866
Liabilities in Canada	286,971	Claims—Ontario (net)	15,493
		Claims—Canada (net)	120,913

PROVINCIAL INSURANCE COMPANY, LIMITED*

Head Office, Kendal, Eng.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$115,678
Assets in Canada	$735,887	Premiums—Canada (net)	420,720
Liabilities in Canada	396,482	Claims—Ontario (net)	58,148
		Claims—Canada (net)	202,273

---

*See note on page 1.

THE PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—W. G. Wilson and F. C. Capon, 465 St. John St., Montreal.

Chief or General Agent for Ontario.—H. R. Elgie, 402 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

Capital stock paid in cash	£1,450,000
Life:	
Assets in Canada	$ 8,527,480
Ontario business in force (gross)	21,560,828
Canadian business in force (gross)	46,906,057
Other than Life:	
Assets in Canada	2,170,018
Liabilities in Canada	1,452,685

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 677,766
Premiums—Canada (net)	1,434,870
Total disbursements to policyholders (net)—In Ontario	133,456
In Canada	444,330

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	659,643
Premiums—Canada (net)	1,583,761
Claims—Ontario (net)	206,520
Claims—Canada (net)	600,214

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, J. T. Ross; Vice-President, J. K. Leonard; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, J. K. Leonard, W. L. White, P. L. Waylett.

Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818

Capital stock paid in cash	$125,000
Total assets	678,406
Total liabilities	153,240
Surplus protection of policyholders	525,166

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 24,341
Premiums—Total business (net)	102,231
Claims—Ontario (net)	9,568
Claims—Total business (net)	53,030

THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business.*—July 1, 1871.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. Lyle Waylett.

Directors.—Charles M. Horswell, Wilfred R. Houghton, Joseph Walmsley, P. Lyle Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A., Toronto.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $250,000. No. of shares, 5,000. Par value, $50.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

---

*See note on page 1.

Balance Sheet—Assets

Book value of real estate held for sale		$ 20,000 00
Amortized book value of bonds, debentures and debenture stocks—not in default		669,398 19
Market value of stocks		23,370 00
Cash on hand and in banks		32,174 96
Interest accrued	$ 7,934 74	
Dividends due	380 00	
Rents accrued	35 00	
		8,349 74
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 6,205 78	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	350 25	
		6,556 03
TOTAL ADMITTED ASSETS		$759,848 92

Balance Sheet—Liabilities

	In Canada		Total Liabilities
Total provision for unpaid claims	$ 5,350 00		$ 5,350 00
Adjustment expenses of said claims	136 00		136 00
Total net reserve, $53,398.89; carried out at 80% thereof	42,719 11		42,719 11
Expenses due and accrued			200 00
Taxes due and accrued			6,331 37
Reinsurance premiums			102 97
Return premiums and balances due agents			458 64
Taxes and expenses accrued on real estate			502 28
TOTAL LIABILITIES (excluding capital stock)			$ 55,800 37
Capital stock paid in cash		$100,000 00	
Reserve fund		250,000 00	
Surplus in profit and loss account		354,048 55	
Excess of assets over liabilities (surplus for protection of policyholders)			704,048 55
TOTAL LIABILITIES			$759,848 92

Profit and Loss Account

			In Canada and All Business
Net premiums written			$ 40,980 28
Reserve of unearned premiums (80%):			
At beginning of year		$ 46,052 94	
At end of year		42,719 11	
Decrease			3,333 83
Net premiums earned			$ 44,312 11
Net claims incurred		$ 23,630 14	
Net adjustment expenses incurred		1,080 87	
Commissions		11,924 03	
Taxes		1,118 61	
Salaries, fees and travelling expenses		4,781 54	
Management fee		82 61	
All other expenses		2,951 45	
Total claims and expenses			45,569 25
Underwriting loss			$ 1,255 14
Other revenue:			
Interest earned—cash and accruals	$ 29,770 90		
Adjustment by amortization	458 44		
		$ 29,312 46	
Dividends earned		1,520 00	
Net rents earned		155 80	
			30,988 26
			$ 29,733 12
Other expenditure:			
Income and excess profits taxes		$ 11,952 22	
Increase in deficiency of market under book value of securities		665 00	
Investment expenses		43 80	
			12,661 02
NET PROFIT FOR THE YEAR			$ 17,072 10

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$706,547 11
Net profit for the year brought down	17,072 10
	$723,619 21
Dividends declared to shareholders	20,000 00
	$703,619 21
Add decrease in unadmitted ledger assets	429 34
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR	$704,048 55

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941	$19,793,359	$14,750	$19,808,109
Taken in 1942, new and renewed	9,152,060	20,750	9,172,810
Totals	$28,945,419	$35,500	$28,980,919
Ceased in 1942, including renewed	8,889,697	20,750	8,910,447
Gross in force, December 31, 1942	$20,055,722	$14,750	$20,070,472
Reinsurance in force, December 31, 1942	637,629	3,000	640,629
NET IN FORCE, DECEMBER 31, 1942	$19,418,093	$11,750	$19,429,843

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET IN FORCE AT END OF 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	113,076 69	47,805 33	49,964 65	110,917 37	5,022 20	105,895 17
Explosion	392 83	702 03	164 63	930 23	....	930 23
Sprinkler Leakage	201 25	....	201 25	....	....	....
TOTALS	113,670 77	48,507 36	50,330 53	111,847 60	5,022 20	106,825 40

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.
Date of Incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$139,446
Assets in Canada	793,558	Premiums—Canada (net)	477,769
Liabilities in Canada	447,293	Claims—Ontario (net)	66,472
		Claims—Canada (net)	196,343

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.
Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.
Date of Organization.—March, 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$ 78,840
Assets in Canada	$613,144	Premiums—Canada (net)	213,368
Liabilities in Canada	173,852	Claims—Ontario (net)	16,040
		Claims—Canada (net)	65,788

---

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.

Directors.—Major Walter Molson, W. A. Ralston, R. Fennell, Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.

Chief or General Agent in Ontario.—Wm. Johnstone, 43 Adelaide St. E., Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

Capital stock paid in cash	$200,000
Total assets	949,836
Total liabilities	91,793
Surplus protection of policyholders	858,043

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,808
Premiums—Total business (net)	69,012
Claims—Ontario (net)	4,495
Claims—Total business (net)	27,919

ROYAL EXCHANGE ASSURANCE CORPORATION*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

Capital stock paid in cash	£946,977
Assets in Canada	$1,211,067
Liabilities in Canada	740,961

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 361,105
Premiums—Canada (net)	1,575,701
Claims—Ontario (net)	123,869
Claims—Canada (net)	555,732

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash	£3,499,956
Life:	
Assets in Canada	$ 8,288,425
Ontario business in force (gross)	7,724,722
Canadian business in force (gross)	30,245,413

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$197,248
Premiums—Canada (net)	695,995
Total disbursements to policyholders (net)—In Ontario	79,689
In Canada	602,921

Other than Life:	
Assets in Canada	3,084,836
Liabilities in Canada	1,820,452

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	669,699
Premiums—Canada (net)	1,926,521
Claims—Ontario (net)	217,393
Claims—Canada (net)	684,234

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$147,014
Liabilities in Canada	75,173

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$29,913
Premiums—Canada (net)	64,387
Claims—Ontario (net)	14,351
Claims—Canada (net)	19,592

---

*See note on page 1.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—G. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash	$10,000,000
Assets in Canada	809,037
Liabilities in Canada	386,663

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$152,424
Premiums—Canada (net)	514,770
Claims—Ontario (net)	65,533
Claims—Canada (net)	216,099

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash	$1,000,000
Assets in Canada	132,911
Liabilities in Canada	30,704

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$13,168
Premiums—Canada (net)	35,301
Claims—Ontario (net)	*−627*
Claims—Canada (net)	16,461

LA SAUVEGARDE LIFE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.

Directors.—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Côté, N.P., N. Ducharme, L. M. Lymburner, Alphonse Milette, Montreal; A. Vallée, K.C., Chas. A. Roy, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.; Jean Pasquin, Ville La Salle.

Date of Incorporation.—May, 1911. *Date commenced business in Canada.*—1903.

Capital stock paid in cash	$ 232,440
Total assets	8,471,030
Ontario business in force (gross)	4,862,565
Total business in force (gross)	59,691,540

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 147,601
Premiums—Total business (net)	1,581,406
Total disbursements to policyholders (net)—In Ontario	71,290
Total business	567,470

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H. Hall, J. H. Grady, Toronto; Sir Francis Norrie-Miller, F. Richardson, Philadelphia, Pa.; S. Norrie-Miller, Perth, Scotland.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

Capital stock paid in cash	$225,000
Total assets	541,084
Total liabilities	92,999
Surplus protection of policyholders	448,085

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$39,060
Premiums—Total business (net)	62,245
Claims—Ontario (net)	8,643
Claims—Total business (net)	14,325

SCOTTISH INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.
Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.
Date of Incorporation.—Jan. 12, 1877. *Date commenced business in Canada.*—Dec. 29, 1939.

Capital stock paid in cash	£150,000
Assets in Canada	$163,380
Liabilities in Canada	57,170

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$36,363
Premiums—Canada (net)	78,075
Claims—Ontario (net)	5,251
Claims—Canada (net)	13,331

---

*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.
Chief or General Agent in Ontario.—F. O. Lucas, Metropolitan Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£80,000	Premiums—Ontario (net)	$101,955
Assets in Canada	$368,540	Premiums—Canada (net)	158,033
Liabilities in Canada	156,390	Claims—Ontario (net)	51,093
		Claims—Canada (net)	67,274

SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.
Chief or General Agent in Ontario.—G. W. Pearson, Toronto.
Date Organized.—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	Premiums—Ontario (net)	$127,698
Assets in Canada	$719,868	Premiums—Canada (net)	400,653
Liabilities in Canada	371,165	Claims—Ontario (net)	71,551
		Claims—Canada (net)	192,703

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.
Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.
Date of Incorporation.—1875. *Date commenced business in Canada.*—December 11, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$67,766
Assets in Canada	$364,222	Premiums—Canada (net)	213,914
Liabilities in Canada	135,812	Claims—Ontario (net)	25,874
		Claims—Canada (net)	61,516

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 52,584
Assets in Canada	242,243	Premiums—Canada (net)	102,929
Liabilities in Canada	84,585	Claims—Ontario (net)	14,189
		Claims—Canada (net)	34,633

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddel, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.

Directors.—Sir E. M. Mountain, Bart., B. E. S. Mountain, S. A. Bennett, London, Eng.; J. H. Riddel, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.

Date of Incorporation.—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$220,000	Premiums—Ontario (net)	$ 8,323
Assets in Canada	280,557	Premiums—Total business (net)	33,553
Liabilities in Canada	44,343	Claims—Ontario (net)	444
Surplus protection of policyholders	236,214	Claims—Total business (net)	8,411

---

*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash	$1,000,000
Assets in Canada	236,099
Liabilities in Canada	25,274

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,661
Premiums—Canada (net)	16,675
Claims—Ontario (net)	1,471
Claims—Canada (net)	6,950

THE SOUTH BRITISH INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—March 4, 1938.

Capital stock paid in cash	£1,031,640
Assets in Canada	$420,156
Liabilities in Canada	75,580

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$41,469
Premiums—Canada (net)	87,642
Claims—Ontario (net)	11,904
Claims—Canada (net)	33,368

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver.
Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash	£105,000
Assets in Canada	$361,942
Liabilities in Canada	46,722

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,243
Premiums—Canada (net)	45,170
Claims—Ontario (net)	6,802
Claims—Canada (net)	16,079

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, LL.D., Winnipeg; 1st Vice-President and Medical Director, E. W. Montgomery, M.D., Winnipeg; 2nd Vice-President, William Whyte, Winnipeg; Managing Director, M. D. Grant, F.I.A., F.A.S., Winnipeg; Secretary, E. Atkins; Treasurer, J. J. Douglas; Actuary, J. Turnbull, F.A.S.

Directors.—W. Sanford Evans, LL.D., E. W. Montgomery, M.D., E. E. Sharpe, K.C., William Whyte, John W. Horn, M. D. Grant, F.I.A., F.A.S., Roy W. Milner, Winnipeg; John Martin, St. Boniface; C. D. Grayson, Moose Jaw.

Chief or General Agent in Ontario.—W. H. Burnett, Victory Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash	$ 209,995
Total assets	9,318,960
Ontario business in force (gross)	12,154,582
Total business in force (gross)	35,256,674

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 417,366
Premiums—Total business (net)	1,145,412
Total disbursements to policy-holders (net)—In Ontario	112,783
Total business	523,158

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, 1920 Metropolitan Bldg., Toronto.
Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash	$5,000,000
Assets in Canada	989,705
Liabilities in Canada	575,358

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$161,246
Premiums—Canada (net)	756,324
Claims—Ontario (net)	69,007
Claims—Canada (net)	353,304

---

*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
Chief or General Agent in Ontario.—A. B. Pakenham, 68 King St. E., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$114,391
Assets in Canada	$29,149	Premiums—Canada (net)	159,402
Liabilities in Canada	39,353	Claims—Ontario (net)	34,888
		Claims—Canada (net)	59,111

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$17,456
Assets in Canada	$154,939	Premiums—Canada (net)	56,976
Liabilities in Canada	60,842	Claims—Ontario (net)	4,944
		Claims—Canada (net)	23,026

STERLING INSURANCE COMPANY OF CANADA

HEAD OFFICE, 29 DUFFERIN AVE., SHERBROOKE, QUE.

Incorporated.—1906. *Date commenced business.*—May 1, 1906.
Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary, L. E. Langis Galipeault; Manager, W. L. McGannon; Treasurer, P. Juneau.
Directors (as at date of filing statement).—Hon. Jacob Nicol, Hon. Chas. B. Howard, Hon. J. E. Perreault, Albert Demers, Gaston Pratte, Edgar Côté, W. L. McGannon, F. J. Southwood, L. E. Langis Galipeault.
Auditor.—Chas. E. Belanger, C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $1,000,000. No. of shares, 200,000. Par value, $5.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default		$113,118 76
Market value of stocks		12,200 00
Cash on hand and in banks		5,808 95
Interest accrued		511 94
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 4,373 84	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	1,194 74	
		5,568 58
Amount due from reinsurance on losses already paid		1,279 31
Income tax overpaid		1,081 96
TOTAL ADMITTED ASSETS		$139,569 50

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 2,373 41	$	$ 2,373 41
Adjustment expenses of said claims	83 07	....	83 07
Total net reserve, $15,938.30; carried out at 80% thereof	12,721 03	29 61	12,750 64
Expenses due and accrued			1,511 48
Taxes due and accrued			442 24
Reinsurance premiums			3,388 68
Balances due other companies			1,310 10
TOTAL LIABILITIES (excluding capital stock)			$ 21,859 62
Capital stock paid in cash		$100,000 00	
Surplus in profit and loss account		17,709 88	
Excess of assets over liabilities (surplus for protection of policyholders)			117,709 88
TOTAL LIABILITIES			$139,569 50

---

*See note on page 1.

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$ 24,465 25	$ 106 75	$ 24,572 00
Reserve of unearned premiums (80%):			
At beginning of year	$ 6,706 31	$	$ 6,706 31
At end of year	12,721 03	29 61	12,750 64
Increase	$ 6,014 72	$ 29 61	$ 6,044 33
Net premiums earned	$ 18,450 53	$ 77 14	$ 18,527 67
Net claims incurred	$ 11,133 02	$ 5 51	$ 11,138 53
Net adjustment expenses incurred	412 86	....	412 86
Commissions	6,057 01	40 56	6,097 57
Taxes	1,066 88	....	1,066 88
Salaries, fees and travelling expenses	45 00	....	45 00
Management fee			1,153 64
All other expenses			928 54
Total claims and expenses			$ 20,843 02
Underwriting loss			*$ 2,315 35*

Other revenue:			
Interest earned—cash and accruals	$ 4,245 43		
Adjustment by amortization	163 43		
		$ 4,408 86	
Dividends earned		750 00	
Premium on exchange		44 38	
			5,203 24
			$ 2,887 89
Other expenditure:			
Income and excess profits taxes		$ 203 66	
Increase in deficiency of market under book value of securities		2,300 00	
			2,503 66
Net Profit for the Year			$ 384 23

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$121,232 23
Net profit for the year brought down		384 23
		$121,616 46
Share transfer expense	$ 235 69	
Dividends declared to shareholders	4,000 00	
		4,235 69
		$117,380 77
Add decrease in unadmitted ledger assets		329 11
Surplus of Assets over Liabilities (excluding capital stock from liabilities) at End of Year		$117,709 88

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1941	$1,036,307 00	$2,108,516 50	$3,144,823 50
Taken in 1942, new and renewed	1,674,277 80	3,552,031 73	5,226,309 53
Totals	$2,710,584 80	$5,660,548 23	$8,371,133 03
Ceased in 1942, including renewed	917,257 43	2,256,514 49	3,173,771 92
Gross in force, December 31, 1942	$1,793,327 37	$3,404,033 74	$5,197,361 11
Reinsurance in force, December 31, 1942	1,294,006 30	1,517,512 95	2,811,519 25
Net in Force, December 31, 1942	$ 499,321 07	$1,886,520 79	$2,385,841 86

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1941	Taken in 1942, New and Renewed	Ceased in 1942, Including Renewed	Gross in Force at End of 1942	Reinsurance	Net in Force at End of 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	43,348 44	56,947 15	34,334 06	65,961 53	36,036 69	29,924 84

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.
Date of Incorporation.—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

Capital stock paid in cash	£600,000
Assets in Canada	$1,416,386
Liabilities in Canada	787,384

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 316,774
Premiums—Canada (net)	1,873,862
Claims—Ontario (net)	*−35,600*
Claims—Canada (net)	825,936

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; 1st Vice-President and Treasurer, E. A. Macnutt, Westmount; 2nd Vice-President, C. S. V. Branch; Secretary, F. J. Cunningham; Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, W. S. Penny.

Directors.—A. B. Wood, Sir Edward W. Beatty, G.B.E., Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, Montreal; Hon. F. P. Brais, Outremont, Que.; Harold Crabtree, G. W. Spinney, E. A. Macnutt, Westmount, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Chief or General Agent in Ontario.—C. V. Earl, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash	$ 2,000,000
Total assets	1,046,962,955
Ontario business in force (gross)	350,562,169
Total business in force (gross)	3,043,909,108

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$10,028,869
Premiums—Total business (net)	106,296,293
Total disbursements to policyholders (net)—In Ontario	6,912,490
Total business	77,238,493

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GOTHENBURG, SWEDEN

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.

Date of Incorporation.—1866. *Date commenced business in Canada.*—June 23, 1927.

Capital stock paid in cash . . Kroner	12,000,000
Assets in Canada	$97,566
Liabilities in Canada	29,963

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 2,993
Premiums—Canada (net)	26,582
Claims—Ontario (net)	742
Claims—Canada (net)	14,714

SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major Ltd., 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—January, 1936.

Capital stock paid in cash . . . . Swiss Frcs.	3,000,000
Assets in Canada	$285,917
Liabilities in Canada	252,130

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 53,943
Premiums—Canada (net)	296,582
Claims—Ontario (net)	40,937
Claims—Canada (net)	234,503

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess; Vice-President, Prof. M. A. Mackenzie; Secretary and Treasurer, C. W. Sykes; General Manager, W. F. Spry.

Directors.—E. C. Braund, C. W. Buchanan, W. P. Fess, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D., Ray Lawson, Rt. Hon. A. Meighen, P.C., K.C., G. Larratt Smith, K.C., A. E. Naylor, J. Fyfe Smith.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

Capital stock paid in cash	$ 284,391
Total assets	1,800,850
Total liabilities	978,059
Surplus protection of policyholders	822,791

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$320,423
Premiums—Total business (net)	849,720
Claims—Ontario (net)	100,066
Claims—Total business (net)	329,170

---

*See note on page 1.

THE TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—H. C. Huckvale, 68 Yonge St., Toronto.
Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—Dec. 19, 1929.

Capital stock paid in cash	$2,000,000
Assets in Canada	728,598
Liabilities in Canada	552,172

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$209,990
Premiums—Canada (net)	642,808
Claims—Ontario (net)	87,288
Claims—Canada (net)	402,277

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.
Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	1,090,350
Liabilities in Canada	542,995

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$259,101
Premiums—Canada (net)	529,640
Claims—Ontario (net)	106,623
Claims—Canada (net)	203,869

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.
Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$20,000,000
Life:	
Assets in Canada	32,550,480
Ontario business in force (gross)	51,719,330
Canadian business in force (gross)	134,838,198
Other than Life:	
Assets in Canada	999,351
Liabilities in Canada	787,253

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 960,510
Premiums—Canada (net)	2,763,008
Total disbursements to policyholders (net)—In Ontario	660,535
In Canada	2,036,380

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	370,432
Premiums—Canada (net)	1,179,952
Claims—Ontario (net)	177,222
Claims—Canada (net)	546,552

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—1714. *Date commenced business in Canada.*—1911.

Capital stock paid in cash	£50,000
Assets in Canada	$631,432
Liabilities in Canada	362,879

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$131,790
Premiums—Canada (net)	376,484
Claims—Ontario (net)	56,154
Claims—Canada (net)	140,507

---

*See note on page 1.

THE UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre l'Incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or General Agent in Ontario.—W. E. A. Johnston, 909 Excelsior Life Bldg., Toronto.
Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash	Frcs.100,000,000
Assets in Canada	$682,173
Liabilities in Canada	316,702

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 83,951
Premiums—Canada (net)	317,754
Claims—Ontario (net)	36,202
Claims—Canada (net)	157,294

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

Capital stock paid in cash	£810,000
Assets in Canada	$2,726,516
Liabilities in Canada	1,159,158

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 991,025
Premiums—Canada (net)	1,774,990
Claims—Ontario (net)	605,060
Claims—Canada (net)	948,704

THE UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	£163,500
Assets in Canada	$1,035,173
Liabilities in Canada	406,159

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$196,377
Premiums—Canada (net)	864,341
Claims—Ontario (net)	40,297
Claims—Canada (net)	348,668

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

Capital stock paid in cash	£600,000
Assets in Canada	$213,014
Liabilities in Canada	30,385

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	202,123
Liabilities in Canada	59,898

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,605
Premiums—Canada (net)	56,056
Claims—Ontario (net)	5,385
Claims—Canada (net)	23,207

---

*See note on page 1.

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Sidney W. Band, Toronto.
Chief or General Agent in Ontario.—Sidney W. Band, 34 King St. E., Toronto.
Date of Incorporation.—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

Capital stock paid in cash........	$2,000,000
Assets in Canada................	1,512,030
Liabilities in Canada............	1,005,430

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$435,858
Premiums—Canada (net).......	950,109
Claims—Ontario (net)..........	141,219
Claims—Canada (net)..........	282,638

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.
Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.
Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

Capital stock paid in cash........	$2,000.000
Assets in Canada................	1,173,690
Liabilities in Canada............	392,559

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$177,485
Premiums—Canada (net).......	402,211
Claims—Ontario (net)..........	102,460
Claims—Canada (net)..........	251,998

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.
Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. E., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—September 30, 1931.

Capital stock paid in cash........	$2,000,000
Assets in Canada................	268,425
Liabilities in Canada............	82,878

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$25,076
Premiums—Canada (net).......	87,032
Claims—Ontario (net)..........	6,763
Claims—Canada (net)..........	24,477

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.
Chief or General Agent in Ontario.—G. C. Sutherland, 36 Toronto St., Toronto.
Date of Incorporation.—1838. *Date commenced business in Canada.*—December 1, 1931.

Capital stock paid in cash.... Frcs.	25,000,000
Assets in Canada................	$192,092
Liabilities in Canada............	45,337

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$15,364
Premiums—Canada (net).......	51,151
Claims—Ontario (net)..........	5,766
Claims—Canada (net)..........	29,120

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemson, Toronto.
Chief or General Agent in Ontario.—V. R. Willemson, 25 Adelaide St. E., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—August 19, 1941.

Capital stock paid in cash........	$664,500
Assets in Canada................	206,034
Liabilities in Canada............	97,394

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 41,850
Premiums—Canada (net).......	159,465
Claims—Ontario (net)..........	10,552
Claims—Canada (net)..........	45,205

---

*See note on page 1.

WELLINGTON FIRE INSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, W. R. Begg, E. J. Hayes, Hon. Jacob Nicol, K.C., Col. S. C. Robinson, E. B. Stockdale, H. Bruce Begg.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

Capital stock paid in cash	$ 150,000
Total assets	1,053,930
Total liabilities	441,478
Surplus protection of policyholders	612,452

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$370,896
Premiums—Total business (net)	493,731
Claims—Ontario (net)	142,310
Claims—Total business (net)	188,951

WESTCHESTER FIRE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—Dale & Company Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	679,138
Liabilities in Canada	289,068

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$111,525
Premiums—Canada (net)	313,104
Claims—Ontario (net)	72,774
Claims—Canada (net)	200,247

THE WESTERN ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—W. J. Hastie, K. M. Pringle, E. Willans, Hon. G. Howard Ferguson, P.C., K.C., H. C. Cox, W. M. Cox, K.C., G. A. Morrow, E. A. Brownell, S. H. Logan, Leighton McCarthy, K.C., Graham Morrow, G. Stubington, Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash	$ 1,400,000
Total assets	13,857,815
Total liabilities	8,937,787
Surplus protection of policyholders	4,920,028

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 841,214
Premiums—Total business (net)	5,883,887
Claims—Ontario (net)	391,654
Claims—Total business (net)	3,821,026

THE WESTERN LIFE ASSURANCE COMPANY*

Head Office, Hamilton, Ont.

Officers.—President and Managing Director, H. H. Gray, Hamilton; 1st Vice-President, A. R. Goudie, Kitchener; 2nd Vice-President, Dr. O. A. Cannon, Hamilton; Chairman of the Board, Dr. G. E. Greenway, Hamilton; Secretary, O. S. McCombie, Hamilton.

Directors.—Dr. G. E. Greenway, H. H. Gray, Dr. O. A. Cannon, N. F. Firth, F. Harding, C. W. Howe, Hamilton; Dr. C. W. Prowd, Vancouver; Hon. J. T. Haig, K.C., J. C. Haig, Winnipeg; Dr. C. N. M. Black, R. M. Willes Chitty, K.C., Toronto; A. R. Goudie, Kitchener.

Chief Executive Officer in Canada.—Herman H. Gray, Hamilton.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash	$ 138,040
Total assets	1,310,078
Ontario business in force (gross)	2,915,057
Total business in force (gross)	8,641,802

Premiums and Disbursements	
Premiums—Ontario (net)	$ 87,760
Premiums—Total business (net)	223,488
Total disbursements to policyholders (net)—In Ontario	10,661
Total business	110,143

---

*See note on page 1.

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders, Smith & Garfat, 12 Wellington St. E., Toronto.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash........	£100,000
Assets in Canada..............	$138,321
Liabilities in Canada.............	3,755

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	Nil
Premiums—Canada (net).......	Nil
Claims—Ontario (net)..........	Nil
Claims—Canada (net)..........	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. H. Leckey, Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash........	$1,000,000
Assets in Canada................	520,634
Liabilities in Canada.............	68,873

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 26,282
Premiums—Canada (net).......	128,071
Claims—Ontario (net)..........	2,154
Claims—Canada (net)..........	49,231

THE WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

Capital stock paid in cash........	£100,000
Assets in Canada................	$406,507
Liabilities in Canada.............	140,278

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$113,722
Premiums—Canada (net).......	175,070
Claims—Ontario (net)..........	51,827
Claims—Canada (net)..........	80,422

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.

Chief or General Agent in Ontario.—Geo. McMurrich & Sons Ltd., 22 Toronto St., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

Capital stock paid in cash........	£293,506
Assets in Canada................	$4,691,323
Liabilities in Canada.............	479,697

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$219,279
Premiums—Canada (net).......	544,123
Claims—Ontario (net)..........	84,436
Claims—Canada (net)..........	230,644

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.

Chief or General Agent in Ontario.—J. H. Burgar, Federal Bldg., Toronto.

Date of Incorporation.—1872. *Date commenced business in Canada.*—August 20, 1923.

	Swiss
Capital stock paid in cash....	Frcs. 21,000,000
Assets in Canada................	$1,857,735
Liabilities in Canada.............	808,746

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$547,303
Premiums—Canada (net).......	1,159,488
Claims—Ontario (net)..........	296,028
Claims—Canada (net)..........	762,425

---

*See note on page 1.

(B)

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

III. OTHER MUTUALS

I. FARMERS' MUTUAL INSURANCE CORPORATIONS

Assets, December 31, 1942

	Name of Corporation	Real Estate	Mortgages	Bonds, Debentures and Other Securities	Cash	Cash Payments and Instalments of 1942 Unpaid	Due from Reinsurance on Losses	Interest Due and Accrued	All Other Assets	Total Assets	Net Unassessed Premium Note Residue
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Algoma			19,681 62	6,491 31					26,172 93	59,364 95
2	Amherst Island			14,000 00	162 53	9 60				14,172 13	13,071 99
3	Ayr	2,290 25		79,813 04	14,057 58	621 35		516 14	260 50	97,558 86	169,591 01
4	Bay of Quinte			52,000 00	2,903 06	742 65		205 00		55,850 71	352,741 51
5	Bertie and Willoughby			53,123 80	6,811 48	338 15		453 08		60,726 51	162,057 98
6	Blanshard			27,000 00	4,086 73	548 45				31,635 18	92,253 25
7	Blenheim, North		6,700 00	26,050 00	10,590 78	891 30		333 40		44,565 48	90,162 25
8	Brant			12,000 00	863 49	862 95		85 00		13,811 44	153,607 39
9	Canadian Millers'		3,000 00	337,505 79	3,106 17			3,701 55		347,313 51	87,353 69
10	Caradoc		1,600 00	23,377 60	2,765 15	139 37		182 31		28,064 43	111,568 58
11	Clinton			19,000 00	10,892 09	842 25		131 66		30,866 00	117,129 75
12	Culross		1,150 00	41,000 00	1,832 42	1,064 70		346 25		45,393 37	69,161 67
13	Dereham and West Oxford			10,000 00	5,559 22	574 78	464 00			16,598 00	76,238 30
14	Dorchester, North and South			30,000 00	10,512 71	30 66	36 35	179 17		40,758 89	165,188 95
15	Downie			31,200 00	9,105 25			238 60		40,543 85	118,961 40
16	Dufferin			86,163 25	11,438 96	137 13		521 57	368 50	98,629 41	258,715 44
17	Dumfries, N., and Waterloo, S.			35,000 00	2,975 08	1,087 90		336 04		39,399 02	168,804 55
18	Dunwich			51,000 00	6,769 15	549 41		495 41		58,813 97	134,973 81
19	Easthope, South	1,600 00		110,071 90	8,510 65	260 35		1,284 79		121,727 69	559,240 99
20	Ekfrid	3,072 26		29,722 81	2,743 23	132 94		272 50		35,943 74	86,135 18
21	Elma	5,584 19	3,700 00	38,412 46	2,267 57	191 58		586 64		50,742 44	174,007 19
22	Eramosa			17,000 00	764 63	807 20				18,571 83	88,513 55
23	Erie			60,000 00	9,214 74	179 41		528 32		69,922 47	116,098 52
24	Farmers' Central	5,000 00	9,519 68	361,635 75	22,066 76	4,132 83	43 00	2,350 95		404,748 97	1,001,694 04
25	Farmers' Union	6,576 83	5,901 00	248,819 62	23,461 76	1,216 71		2,143 37	146 93	288,266 22	398,649 88
26	Formosa		1,500 00	96,720 00	11,026 54	488 30		631 68		110,366 52	236,058 26
27	Germania			82,000 00	8,037 98	2,149 74		742 92		92,930 64	240,143 24
28	Glengarry			35,094 00	7,656 39			198 03		42,948 42	190,395 00
29	Grand River			29,858 00	4,130 43	188 44		122 29		34,299 16	87,381 03
30	Grenville Patron	1,868 45	10,999 00	95,000 00	14,854 04	580 75			808 00	124,110 24	363,701 08
31	Grey and Bruce	2,000 00		52,000 00	4,208 42	990 43		227 35		59,426 20	173,686 19
32	Guelph Township			1,000 00	1,240 45	177 90				2,418 35	45,152 01

33	Halton Union	3,500 00	9,900 00	61,000 00	4,448 12	501 95		532 75	209 75	80,092 57	290,907 25
34	Hamilton Township	3,150 00		74,225 37	10,396 13	2,655 73		377 88		90,805 11	265,618 87
35	Hay Township			65,225 76	4,277 06	148 35		453 44		70,104 61	249,085 03
36	Hopewell Creek			9,000 00	12,086 07	88 70				21,174 77	46,121 25
37	Howard	1,900 00		114,877 75	12,478 58	540 65		732 10		130,529 08	270,820 67
38	Howick	1,300 00		147,483 17	8,636 80	505 96		1,188 68		159,114 61	380,162 38
39	Kent and Essex			332,722 55	21,411 72	1,993 49		2,730 40	5 00	358,863 16	632,987 27
40	Lambton	1,200 00	1,750 00	200,000 00	15,350 49	727 70		1,426 00		220,454 19	402,361 33
41	Lanark	7,000 00		158,825 00	24,738 37	1,098 92	720 00	1,186 42		193,568 71	391,823 70
42	Lennox and Addington			64,385 00	5,866 39	455 55		293 25	642 50	71,642 69	146,638 17
43	Lobo		6,950 00	57,500 00	3,144 10			39 00		67,633 10	94,042 01
44	London Township			76,329 44	4,597 10	1,425 66		988 56		83,340 76	134,572 99
45	McGillivray			21,500 00	561 32	122 55		236 04		22,419 91	38,132 40
46	McKillop		3,440 00	98,861 87	5,672 29	410 32		1,127 25		109,511 73	211,387 68
47	Maple Leaf		6,093 13	164,000 00	8,881 73	4,158 45		1,682 75		184,816 06	501,897 15
48	Nissouri			85,080 50	4,052 24	556 45		637 57	25 00	90,351 76	392,911 43
49	Norfolk			9,000 00	1,724 45	280 85		51 15		11,056 45	100,199 47
50	North Kent	2,016 72		41,837 50	14,868 30	995 75		392 08		60,110 35	126,936 35
51	Oneida			16,000 00	4,697 26	119 43		84 58		20,901 27	34,449 86
52	Ontario Threshermen's			39,670 00	5,212 70	270 60				45,153 30	64,870 46
53	Otter			100,808 00	7,360 44	1,068 15		1,010 89		110,247 48	209,005 27
54	Peel County		13,250 00	226,960 00	17,643 66	2,280 39		1,792 35	172 15	262,098 55	741,544 71
55	Peel and Maryborough	2,000 00		84,000 00	12,138 97	2,030 47		664 78		100,834 22	254,549 21
56	Prescott			500 00	4,211 23	873 56		2 50		5,587 29	57,147 93
57	Puslinch			7,000 00	553 05	470 76		38 75		8,062 56	42,353 21
58	Saltfleet and Binbrook			20,700 37	1,357 25	657 87				22,715 49	61,136 94
59	Southwold			22,740 00	2,843 52	237 40		93 24		25,914 16	87,774 80
60	Townsend			16,241 15	1,531 07	152 60		130 41		18,055 23	92,400 05
61	Usborne and Hibbert			78,500 00	1,764 91	487 95		691 15		81,444 01	414,068 60
62	Walpole	2,500 00	7,900 00	44,994 44	3,758 27	212 25		618 70		59,983 66	78,450 25
63	Waterloo, North	13,000 00	114,350 00	303,000 00	5,277 91	3,001 00	1,050 00	5,861 92		445,540 83	933,893 73
64	Wawanosh, West	2,500 00		80,076 00	9,670 21	519 75		646 85		93,412 81	451,006 11
65	Westminster			33,381 96	1,842 61			714 02		35,938 59	111,664 81
66	Williams, East			26,500 00	2,927 49	469 05		301 59		30,198 13	104,021 13
67	Yarmouth			15,940 00	6,268 60	173 25		112 18		22,494 03	84,132 12
	TOTALS	68,058 70	207,702 81	5,104,115 47	483,357 16	49,628 74	2,313 35	43,653 25	2,638 33	5,961,467 81	14,660,877 22
	WEATHER										
1	Ontario Farmers'	2,000 00		32,326 87	5,189 22	698 15		152 70		40,366 94	183,516 25
2	Western Farmers'			329,850 00	23,192 55	2,458 72		3,541 66		359,042 93	184,487 23
	TOTALS	2,000 00		362,176 87	28,381 77	3,156 87		3,694 36		399,409 87	368,003 48

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Cont'd*)

Liabilities and Surplus, December 31, 1942

	Name of Corporation	Losses			Borrowed Money, Including Accrued Interest	Unearned Premiums (at 80%)	Provision for Refunds from Surplus	Other Liabilities	Total Liabilities	Surplus or *Deficit	Total	Number of Policies in Force	Net Amount at Risk
		Adjusted, Not Yet Paid	Reported, Not Yet Adjusted	Claims Resisted									
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
1	Algoma		30 00			13,682 24			13,712 24	12,460 69	26,172 93	1,727	3,094,600 00
2	Amherst Island				200 00	1,120 21			1,320 21	12,851 92	14,172 13	263	390,735 00
3	Ayr		1,650 00			9,382 78		357 96	11,390 74	86,168 12	97,558 86	2,649	9,574,321 00
4	Bay of Quinte		600 00			22,127 38			22,727 38	33,123 33	55,850 71	5,407	15,054,713 00
5	Bertie and Willoughby					12,040 87			12,040 87	48,685 64	60,726 51	1,858	5,319,506 00
6	Blanshard					4,601 92			4,601 92	27,033 26	31,635 18	1,963	3,695,769 00
7	Blenheim, North		36 35			5,650 15			5,686 50	38,878 98	44,565 48	1,758	4,838,846 00
8	Brant					7,549 82		7 05	7,556 87	6,254 57	13,811 44	1,970	6,388,391 00
9	Canadian Millers'				8,600 00	11,604 21		910 73	21,114 94	326,198 57	347,313 51	376	1,349,050 00
10	Caradoc					4,376 89			4,376 89	23,687 54	28,064 43	1,150	4,429,733 00
11	Clinton					10,838 87			10,838 87	20,027 13	30,866 00	1,636	5,191,180 00
12	Culross					4,791 71			4,791 71	40,601 66	45,393 37	1,408	4,498,570 00
13	Dereham and W. Oxford					6,602 13			6,602 13	9,995 87	16,598 00	1,771	3,749,798 00
14	Dorchester, N. and S.	12 00	800 00			9,910 64		27 00	10,749 64	30,009 25	40,758 89	1,882	6,879,845 00
15	Downie					4,726 65			4,726 65	35,817 20	40,543 85	1,420	4,880,282 00
16	Dufferin					14,501 10	6,933 32		21,434 42	77,194 99	98,629 41	3,288	11,348,228 00
17	Dumfries, N., Waterloo, S.					9,719 03			9,719 03	29,679 99	39,399 02	2,483	8,163,906 00
18	Dunwich	275 00				7,184 12			7,459 12	51,354 85	58,813 97	1,463	5,826,210 00
19	Easthope, South					12,637 43	7,144 29		19,781 72	101,945 97	121,727 69	2,602	15,369,260 00
20	Ekfrid					4,783 79			4,783 79	31,159 95	35,943 74	1,437	4,636,129 00
21	Elma		100 00			6,137 80		76 10	6,313 90	44,428 54	50,742 44	1,442	5,413,996 00
22	Eramosa				800 00	2,987 67			3,787 67	14,784 16	18,571 83	1,062	2,214,563 00
23	Erie					3,940 06			3,940 06	65,982 41	69,922 47	1,279	4,414,872 00
24	Farmers' Central	1,450 00	1,747 00	1,507 50		94,763 46		47 08	99,515 04	305,233 93	404,748 97	14,761	42,594,459 00
25	Farmers' Union					39,475 61		332 47	39,808 08	248,458 14	288,266 22	7,214	18,080,082 00
26	Formosa					11,589 50			11,589 50	98,777 02	110,366 52	3,433	8,824,591 00
27	Germania					11,927 14			11,927 14	81,003 50	92,930 64	3,664	9,020,535 00
28	Glengarry		1,935 00			36,578 20			38,513 20	4,435 22	42,948 42	3,974	9,028,150 00
29	Grand River		350 00			7,617 96		38 21	8,006 17	26,292 99	34,299 16	1,144	3,783,087 00
30	Grenville Patron					39,394 96			39,394 96	84,715 28	124,110 24	5,344	16,437,165 00
31	Grey and Bruce	65 00	6 70			10,989 13			11,060 83	48,365 37	59,426 20	3,711	7,123,849 00
32	Guelph Township					976 83			976 83	1,441 52	2,418 35	362	938,338 00

33	Halton Union					24,255 61			24,255 61	55,836 96	80,092 57	3,043	9,849,613 00
34	Hamilton Township	761 66				38,679 84			39,441 50	51,363 61	90,805 11	5,202	11,047,625 00
35	Hay Township				3,600 00	5,646 68			9,246 68	60,857 93	70,104 61	2,134	9,422,595 00
36	Hopewell Creek					1,662 04			1,662 04	19,512 73	21,174 77	612	1,737,854 00
37	Howard	1,800 00				20,086 00			21,886 00	108,643 08	130,529 08	3,016	11,529,294 00
38	Howick					16,929 36			16,929 36	142,185 25	159,114 61	5,146	15,390,215 00
39	Kent and Essex	63 00				92,737 00			92,800 00	266,063 16	358,863 16	9,677	28,733,285 00
40	Lambton		614 83			49,321 36			49,936 19	170,518 00	220,454 19	5,964	18,264,192 00
41	Lanark					38,215 25			38,215 25	155,353 46	193,568 71	7,316	18,874,250 00
42	Lennox and Addington					11,975 56			11,975 56	59,667 13	71,642 69	2,151	6,515,110 00
43	Lobo					9,661 19			9,661 19	57,971 91	67,633 10	1,080	3,922,043 00
44	London Township					13,832 72			13,832 72	69,508 04	83,340 76	1,829	5,710,462 00
45	McGillivray					4,355 37			4,355 37	18,064 54	22,419 91	674	1,669,801 00
46	McKillop				4,000 00	6,790 66		50 50	10,841 16	98,670 57	109,511 73	2,546	8,301,701 00
47	Maple Leaf	6,358 95				69,554 91			75,913 86	108,902 20	184,816 06	8,017	19,108,238 00
48	Nissouri					13,831 60		320 17	14,151 77	76,199 99	90,351 76	3,432	14,222,297 00
49	Norfolk		2,650 00			6,026 12		69 25	8,745 37	2,311 08	11,056 45	1,378	3,568,882 00
50	North Kent					14,311 43			14,311 43	45,798 92	60,110 35	2,058	6,017,629 00
51	Oneida					2,265 93			2,265 93	18,635 34	20,901 27	415	1,323,310 00
52	Ontario Threshermen's					6,420 41			6,420 41	38,732 89	45,153 30	1,304	829,395 00
53	Otter	336 67	500 00			11,691 74	4,037 20		16,565 61	93,681 87	110,247 48	2,628	8,842,112 00
54	Peel County					66,623 25		260 00	66,883 25	195,215 30	262,098 55	9,532	27,743,103 00
55	Peel and Maryborough					16,109 15		16 20	16,125 35	84,708 87	100,834 22	4,073	12,453,844 00
56	Prescott					11,420 22			11,420 00	*5,832 93	5,587 29	2,068	3,361,253 00
57	Puslinch					1,792 52			1,792 52	6,270 04	8,062 56	716	1,657,957 00
58	Saltfleet and Binbrook	1,750 00	450 00			8,644 14			10,844 14	11,871 35	22,715 49	946	2,767,142 00
59	Southwold					3,680 64			3,680 64	22,233 52	25,914 16	1,059	3,432,970 00
60	Townsend					5,582 17			5,582 17	12,473 06	18,055 23	1,009	3,518,776 00
61	Usborne and Hibbert		300 00			9,265 72			9,565 72	71,878 29	81,444 01	3,469	15,129,145 00
62	Walpole					4,486 07			4,486 07	55,497 59	59,983 66	817	3,466,900 00
63	Waterloo, North	1,300 00	6,000 00		15,075 00	54,370 79			76,745 79	368,795 04	445,540 83	12,812	49,705,251 00
64	Wawanosh, West	75 00				13,246 20			13,321 20	80,091 61	93,412 81	4,305	13,246,205 00
65	Westminster					951 28		240 00	1,191 28	34,747 31	35,938 59	1,449	4,568,681 00
66	Williams, East		150 00			6,103 95			6,253 95	23,944 18	30,198 13	1,678	4,269,968 00
67	Yarmouth		200 00			5,648 24			5,848 24	16,645 79	22,494 03	1,082	3,399,546 00
	TOTALS	†14,247 28	18,119 88	1,507 50	32,275 00	1,110,385 38	18,114 81	2,752 72	1,197,402 57	4,764,065 24	5,961,467 81	200,538	606,143,403 00
	WEATHER												
1	Ontario Farmers'					18,839 35			18,839 35	21,527 59	40,366 94	5,239	10,796,130 00
2	Western Farmers'	150 00	800 00		45,000 00	69,019 82			114,969 82	244,073 11	359,042 93	13,188	34,237,005 00
	TOTALS	150 00	800 00		45,000 00	87,859 17			133,809 17	265,600 70	399,409 87	18,427	45,033,135 00

†Includes $4,275.00 of contingent liability for losses under Rebuilding Clause.

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Cont'd*)

Cash Receipts for the Year Ending December 31, 1942

	Name of Corporation	Application and Survey Fees	Cash Payments and Instalments Due in 1942	Reinsurance Premiums Due in 1942	Cash Payments, Instalments Due in Prior Years	Extra Premiums, Reinsur'ce Rebates, Endorsement and Transfer Fees	Interest	Reinsurance on Losses	Other Cash Receipts	Total Cash Receipts	Borrowed Money	Realization of Investments
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Algoma	856 50	13,889 96				678 68		276 98	15,702 12		427 72
2	Amherst Island		1,168 35			8 25	526 07		2 40	1,705 07	200 00	1,002 50
3	Ayr		21,002 09	3,290 60	1,141 20		2,209 28	179 63	579 80	28,402 60		271 56
4	Bay of Quinte		49,068 94	1,011 15	1,079 95		1,320 00	1,062 00	124 20	53,666 24		
5	Bertie and Willoughby		17,399 47	1,832 72	381 97	59 36	1,859 77			21,533 29		
6	Blanshard		5,882 85	2,983 40	589 00	2 20	879 98			10,337 43		
7	Blenheim, North		10,484 40	2,747 67	772 65	6 60	1,272 11		77 90	15,361 33		7,400 00
8	Brant		18,825 65	1,905 50	571 15		203 08	2,981 13	158 66	24,645 17		
9	Canadian Millers'		29,010 52		169 34		14,207 34		44 00	43,431 20	8,600 00	4,226 48
10	Caradoc		11,172 40	599 62	124 08	3 25	835 06			12,734 41		1,166 05
11	Clinton		17,304 45	175 00	402 80		596 32		12 00	18,490 57		
12	Culross		9,014 40	1,294 44	1,330 95	7 20	1,303 25	72 80	3 00	13,026 04		50 00
13	Dereham and West Oxford		9,851 19	4,464 60	1,110 23	74 17	363 51	5,331 76		21,195 46		
14	Dorchester, North and South		20,543 70	4,034 32	101 89	282 23	625 77	893 35	55 07	26,536 33		
15	Downie		9,088 60	2,688 15		81 42	1,145 88	1,130 32	46 95	14,181 32		
16	Dufferin		32,588 45	2,194 88	273 20	417 01	2,672 92	923 06	123 44	39,192 96		313 29
17	Dumfries, North, and Waterloo, South		20,224 70	3,719 24	1,397 45	144 41	911 35	1,069 45	149 80	27,616 40		
18	Dunwich		14,615 44	1,204 19	393 05		1,807 50			18,020 18		
19	Easthope, South		31,284 05		212 45	240 53	4,233 46		59 90	36,030 39		
20	Ekfrid		11,618 24	374 55	98 68		957 95			13,049 42		1,061 51
21	Elma		15,672 64	1,040 66	353 95		1,470 83	102 37	139 10	18,779 55		2,000 00
22	Eramosa		5,340 20	1,814 28	644 60	50 72	473 73	69 72		8,393 25	800 00	
23	Erie		11,180 39	1,227 37	297 24	79 34	2,081 31		19 34	14,884 99		
24	Farmers' Central		126,860 74	10,949 42	5,812 49	1,464 91	11,504 00	5,618 71	317 29	162,527 56		6,494 82
25	Farmers' Union		61,482 41	8,556 90	851 30	254 54	7,728 19	4,527 25	903 58	84,304 17		62,318 75
26	Formosa		22,749 51	4,646 86	644 92	87 99	2,913 14	899 09	28 65	31,970 16		700 00
27	Germania		19,188 45	4,112 79	1,861 40	169 92	2,241 64	1,989 56	226 39	29,790 15		
28	Glengarry		32,978 00	1,527 00		10 00	1,108 82	4,449 70		40,073 52		863 94
29	Grand River		10,949 59	604 00	308 11	16 00	807 50		38 21	12,723 41		
30	Grenville Patron		60,383 30		244 12	11 50	2,503 51		124 00	63,266 43		16,200 00
31	Grey and Bruce		20,142 05	4,137 14	876 97	148 47	1,331 33	1,714 18		28,350 14		

32	Guelph Township		2,349 69	479 05	164 58	111 43	13 76	90 81		3,209 32		
33	Halton Union	907 00	29,626 40	1,633 65	328 50	215 40	1,844 41	1,387 55	85 00	36,027 91		
34	Hamilton Township		30,255 72	5,830 71	2,904 28	68 29	2,427 92	305 82	25 00	41,817 74		151 17
35	Hay Township	71 40	13,968 35		159 30		2,429 09		11 72	16,639 86	3,600 00	11,324 42
36	Hopewell Creek		4,389 71	317 24	76 30		300 20	83 44		5,166 89		
37	Howard		35,503 95	3,391 74	1,108 40	282 60	3,773 55	51 65	186 66	44,298 55		6,732 56
38	Howick		36,867 80	3,552 32	450 58	299 78	4,854 30	7,590 33	18 45	53,633 56		5,000 00
39	Kent and Essex		88,841 73	4,721 13	1,845 29	698 07	11,262 31	2,525 00	457 95	110,351 48		26,241 70
40	Lambton		42,774 74	4,119 10	1,305 10	154 03	6,503 39	218 88	780 00	55,855 24		21,250 00
41	Lanark		80,797 63	3,026 82	603 83	99 83	4,086 57	158 00	1,062 74	89,835 42		
42	Lennox and Addington		21,731 17	918 52	607 60	212 65	1,995 32	28 80	20 00	25,514 06		4,000 00
43	Lobo		8,079 33	348 90			2,154 67		6 00	10,588 90		
44	London Township		9,933 40	694 27	1,764 27	35 35	2,557 00			14,984 29		566 78
45	McGillivray		3,804 30	467 33	189 00		643 96			5,104 59		4,000 00
46	McKillop	32 60	16,776 24	1,095 90	470 29	8 86	3,001 28	1,244 90	56 98	22,687 05	4,000 00	2,852 51
47	Maple Leaf		66,829 20	9,716 66	3,949 70	362 99	4,958 35	6,941 75	400 00	93,158 65		1,684 50
48	Nissouri		31,801 33	958 88	668 52	61 28	3,101 00	1,309 33	322 87	38,223 21		8,000 00
49	Norfolk		12,380 38	441 21	274 95	38 85	61 25		76 10	13,272 74		
50	North Kent		17,811 15	3,912 91	575 30	27 50	1,205 00		15 00	23,546 86		
51	Oneida		4,695 57	482 00	81 23	65 64	410 00	4 14	1 50	5,740 08		
52	Ontario Threshermen's		15,780 44	348 18	654 00		1,165 33		287 27	18,235 22		
53	Otter	19 00	26,720 93	1,914 53	2,274 00	406 47	3,342 73	1,840 00	5 75	36,523 41		
54	Peel County		72,494 75	13,148 10	2,094 40	571 40	6,863 03	5,840 80	154 00	101,166 48		
55	Peel and Maryborough		31,007 70	4,479 20	2,021 75	369 73	2,255 23	990 20	31 04	41,154 85		
56	Prescott		13,496 00	3,062 00	1,215 85	28 05	5 80	2,359 40	17 45	20,184 55		
57	Puslinch		4,717 01	1,038 99	452 21		137 78	831 47	76 04	7,253 50		
58	Saltfleet and Binbrook		8,120 01	636 00	450 25	96 45	612 54		73 67	9,988 92		200 00
59	Southwold		8,732 38	1,167 36	393 18	27 49	664 10	178 57	536 63	11,699 71		
60	Townsend		11,027 69	499 14	36 20	11 60	468 88			12,043 51		
61	Usborne and Hibbert		22,676 35		363 90	109 40	2,865 30			26,014 95		
62	Walpole		9,984 10	235 70	526 35	9 00	1,648 11		7 80	12,411 06		522 98
63	Waterloo, North		116,481 99	2,939 75	3,137 80	559 15	15,030 85	6,107 16	70 00	144,326 70	15,000 00	8,800 00
64	Wawanosh, West		32,500 59	1,304 02	378 25		2,387 15	454 38	54 53	37,078 92		5,000 00
65	Westminster		11,427 21	1,395 49		26 70	910 91			13,760 31		662 53
66	Williams, East		12,414 77	331 98	419 91	55 88	901 66			14,124 20		
67	Yarmouth		11,599 48	722 64	108 45	5 22	517 44	200 00	25 00	13,178 23		
	TOTALS	1,886 50	1,709,364 32	152,467 87	54,098 66	8,639 11	170,133 45	73,756 46	8,375 81	2,178,722 18	32,200 00	211,485 77
	WEATHER											
1	Ontario Farmers'		17,699 55		420 42	12 00	925 39		212 89	19,270 25		
2	Western Farmers'		61,030 39		1,221 20	42 65	8,044 78		801 93	71,140 95	45,000 00	74,562 50
	TOTALS		78,729 94		1,641 62	54 65	8,970 17		1,014 82	90,411 20	45,000 00	74,562 50

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Concl'd*)
Cash Disbursements for the Year Ending December 31, 1942

	Name of Corporation	Expenses of Management					Losses	Re-insurance Premiums	Rebates and Returned Premiums	*Other Cash Disbursements	Total Cash Disbursements	Borrowed Money Repaid	Invested
		Agents' Commission, Fees	Salaries, Directors' and Auditors' Fees	License Fee	Sundry	Total Expenses of Management							
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Algoma	1,455 11	1,681 70	50 00	624 11	3,810 92	3,244 64	767 20	368 88	3 95	8,195 59	....	4,000 00
2	Amherst Island	117 89	212 00	25 00	79 38	434 27	2,650 00	....	16 12	....	3,100 39	....	1,000 00
3	Ayr	1,037 00	1,528 40	75 00	1,797 54	4,437 94	13,260 75	1,343 05	124 00	171 17	19,336 91	....	13,000 00
4	Bay of Quinte	5,884 26	3,432 30	100 00	2,544 52	11,961 08	14,086 54	1,441 48	1,181 41	950 00	29,620 51	10,000 00	12,000 00
5	Bertie and Willoughby	1,212 50	1,320 70	75 00	583 10	3,191 30	5,135 86	1,227 37	242 89	263 55	10,060 97	....	10,000 00
6	Blanshard	744 00	530 00	50 00	743 24	2,067 24	3,399 83	1,400 25	83 00	....	6,950 32	....	4,000 00
7	Blenheim, North	576 00	1,236 20	75 00	540 97	2,428 17	7,019 12	1,953 78	156 74	25 00	11,582 81	....	7,100 00
8	Brant	1,042 00	1,404 60	100 00	1,063 00	3,609 60	20,404 47	2,670 81	368 01	121 66	27,174 55	....	9,000 00
9	Canadian Millers'	5 00	6,689 00	50 00	2,328 83	9,072 83	19,357 52	....	†18,509 45	2,227 49	49,167 29	....	15,000 00
10	Caradoc	376 00	1,238 70	50 00	450 97	2,115 67	7,622 57	784 48	187 23	10 50	10,720 45	....	4,000 00
11	Clinton	1,288 90	1,142 05	75 00	440 90	2,946 85	8,768 76	260 45	710 95	....	12,687 01	....	4,000 00
12	Culross	729 75	801 50	50 00	559 51	2,140 76	4,320 17	804 87	58 22	562 00	7,886 02	....	7,000 00
13	Dereham and West Oxford	520 30	1,079 00	50 00	647 77	2,297 07	10,904 51	3,617 68	194 84	28 50	17,042 60	....	3,000 00
14	Dorchester North and South	1,315 00	1,342 10	75 00	838 92	3,571 02	9,425 53	3,697 54	619 65	52 00	17,365 74	....	15,000 00
15	Downie	....	963 50	75 00	468 91	1,507 41	7,609 90	1,417 55	150 25	....	10,685 11	....	3,000 00
16	Dufferin	2,021 00	2,011 60	100 00	1,771 04	5,903 64	16,200 96	2,577 08	†8,412 79	2,661 26	35,755 73	....	15,000 00
17	Dumfries, N., and Waterloo, S.	....	3,271 00	75 00	1,744 94	5,090 94	13,773 55	2,198 54	146 07	679 74	21,888 84	....	10,000 00
18	Dunwich	276 50	750 00	75 00	652 61	1,754 11	10,632 55	168 90	†788 81	117 00	13,461 37	....	8,000 00
19	Easthope, South	1,511 25	1,778 55	100 00	1,273 71	4,663 51	18,504 81	....	†383 84	1,094 60	24,646 76	....	24,646 76
20	Ekfrid	628 50	893 00	50 00	1,309 85	2,881 35	5,380 72	166 24	170 68	14 58	8,613 57	....	4,279 05
21	Elma	750 50	1,537 85	75 00	624 82	2,988 17	14,021 92	1,316 00	†4,261 08	....	22,587 17	....	10,684 19
22	Eramosa	322 50	669 80	50 00	261 28	1,303 58	3,443 45	1,260 80	149 27	....	6,157 10	....	6,000 00
23	Erie	713 75	1,043 40	50 00	480 46	2,287 61	6,033 88	1,832 72	136 07	596 94	10,887 22	....	9,000 00
24	Farmers' Central	6,738 26	6,424 80	250 00	5,069 24	18,482 30	61,026 95	12,353 97	1,760 12	2,641 50	96,264 84	....	80,000 00
25	Farmers' Union	5,399 00	5,519 56	100 00	4,803 19	15,821 75	21,998 05	7,384 06	685 28	445 83	46,334 97	....	100,487 62
26	Formosa	1,958 68	2,072 15	100 00	1,275 53	5,406 36	7,718 37	4,747 73	349 95	1,274 85	19,497 26	....	20,000 00
27	Germania	1,676 00	2,201 30	75 00	1,391 71	5,344 01	14,442 28	3,204 87	543 76	1,500 00	25,034 92	....	17,000 00
28	Glengarry	2,140 75	2,063 50	75 00	969 61	5,248 86	23,138 45	3,062 00	318 25	....	31,767 56	....	8,000 00
29	Grand River	720 00	1,051 00	50 00	390 11	2,211 11	8,108 24	409 00	194 34	....	10,922 69	....	7,000 00
30	Grenville Patron	3,753 17	3,607 30	100 00	2,187 52	9,647 99	28,718 40	....	713 72	63 75	39,143 86	....	50,000 00
31	Grey and Bruce	1,731 73	1,838 80	75 00	1,634 60	5,280 13	12,212 87	3,382 31	253 96	1,500 00	22,629 27	....	17,000 00

32	Guelph Township	142 50	310 00	50 00	130 47	632 97	1,598 42	692 44	73 05	....	2,996 88	....	1,000 00
33	Halton Union	2,322 50	2,380 80	100 00	1,380 71	6,184 01	18,958 53	4,646 90	986 84	1,050 00	31,826 28	....	21,000 00
34	Hamilton Township	3,215 40	2,466 00	100 00	1,585 57	7,366 97	13,585 89	4,267 04	1,173 83	79 00	26,472 73	....	10,150 00
35	Hay Township	731 80	1,071 20	75 00	1,070 71	2,948 71	12,797 56	....	58 35	212 83	16,017 45	....	18,000 00
36	Hopewell Creek	256 65	415 80	50 00	235 81	958 26	731 26	640 55	22 26	....	2,352 33	....	4,000 00
37	Howard	1,364 85	1,855 44	100 00	1,173 66	4,493 95	17,953 26	2,867 49	855 30	1,272 50	27,442 50	....	21,000 00
38	Howick	2,432 75	3,412 08	100 00	2,053 61	7,998 44	33,145 21	4,535 02	544 11	1,655 65	47,878 43	....	18,000 00
39	Kent and Essex	8,996 52	5,678 68	150 00	3,093 88	17,919 08	34,305 34	8,833 93	2,463 01	4,809 87	68,331 23	....	72,303 50
40	Lambton	3,302 00	2,782 15	100 00	2,236 78	8,420 93	18,017 88	3,565 35	1,011 02	2,119 82	33,135 00	....	55,050 00
41	Lanark	7,372 10	5,796 31	100 00	4,628 68	17,897 09	34,727 27	2,423 29	366 97	180 00	55,594 62	....	45,000 00
42	Lennox and Addington	3,745 12	1,882 20	75 00	773 84	6,476 16	15,091 70	654 49	620 90	1,301 93	24,145 18	....	4,000 00
43	Lobo	556 50	860 10	50 00	371 43	1,838 03	2,493 17	385 80	217 79	1,616 47	6,551 26	2,500 00	2,000 00
44	London Township	1,068 00	846 00	75 00	282 57	2,271 57	2,717 38	431 28	212 48	1,005 63	6,638 34	....	12,575 56
45	McGillivray	232 00	468 00	50 00	226 60	976 60	1,283 61	234 00	112 28	....	2,606 49	....	8,000 00
46	McKillop	724 40	1,904 80	75 00	941 29	3,645 49	14,612 19	1,304 02	166 60	300 00	20,028 30	....	13,700 00
47	Maple Leaf	10,299 50	5,804 05	150 00	3,971 92	20,225 47	23,851 48	14,729 80	2,659 63	2,451 50	63,917 88	....	38,000 00
48	Nissouri	1,912 50	1,609 95	100 00	1,328 49	4,950 94	21,858 11	2,480 97	325 73	2,345 67	31,961 42	....	13,000 00
49	Norfolk	1,149 50	1,141 00	50 00	929 81	3,270 31	8,704 61	408 03	247 70	81 00	12,711 65	....	4,000 00
50	North Kent	1,247 50	1,196 80	75 00	673 73	3,193 03	8,474 28	1,486 70	250 00	1,386 60	14,790 61	....	7,000 00
51	Oneida	200 00	442 60	50 00	166 18	858 78	719 85	814 00	132 85	....	2,525 48	....	4,000 00
52	Ontario Threshermen's	3,955 18	2,574 37	25 00	1,828 49	8,383 04	3,613 31	....	235 35	815 00	13,046 70	....	11,000 00
53	Otter	1,429 00	2,091 20	75 00	1,634 76	5,229 96	12,595 04	2,643 98	†4,382 81	1,300 70	26,152 49	....	7,000 00
54	Peel County	5,757 50	4,223 70	150 00	3,954 52	14,085 72	53,881 89	11,827 20	1,136 55	211 60	81,142 96	....	35,000 00
55	Peel and Maryborough	1,936 90	2,137 75	100 00	1,636 36	5,811 01	11,900 03	3,881 81	624 55	723 42	22,940 82	....	30,000 00
56	Prescott	920 82	1,622 00	50 00	799 61	3,392 43	13,510 81	1,527 00	214 09	....	18,644 33	....	500 00
57	Puslinch	....	890 00	50 00	241 13	1,181 13	4,733 15	1,202 86	95 06	....	7,212 20	....	4,000 00
58	Saltfleet and Binbrook	678 40	906 00	50 00	547 93	2,182 33	7,918 17	647 00	170 69	371 64	11,289 83	....	9,000 00
59	Southwold	543 00	1,001 00	50 00	513 00	2,107 00	4,850 66	1,417 22	194 36	1,423 81	9,993 05	....	3,000 00
60	Townsend	622 00	1,011 40	50 00	442 58	2,125 98	6,890 30	391 80	395 15	....	9,803 23	....	5,000 00
61	Usborne and Hibbert	1,730 50	1,349 00	100 00	1,736 45	4,915 95	18,451 20	....	97 25	48 47	23,512 87	5,000 00	....
62	Walpole	130 00	1,286 00	50 00	511 61	1,977 61	2,323 20	320 80	102 90	23 50	4,748 01	....	11,000 00
63	Waterloo, North	7,694 50	6,781 80	250 00	5,328 33	20,054 63	76,367 43	3,729 15	908 89	829 00	101,889 10	....	72,807 10
64	Wawanosh, West	1,932 00	1,720 13	100 00	1,570 45	5,322 58	19,253 81	1,095 90	447 26	70 20	26,189 75	....	20,000 00
65	Westminster	453 00	1,016 00	50 00	463 90	1,982 90	3,811 55	921 84	957 46	50 00	7,723 75	....	6,000 00
66	Williams, East	979 50	886 00	50 00	728 42	2,643 92	9,161 38	434 03	109 65	122 30	12,471 28	....	2,927 49
67	Yarmouth	378 00	829 00	50 00	319 44	1,576 44	3,227 95	1,656 90	150 50	264 10	6,875 89	....	4,000 00
	TOTALS	127,057 69	133,984 67	5,300 00	89,064 61	355,406 97	940,682 50	152,549 32	64,962 85	*45,128 08	1,558,729 72	17,500 00	1,091,211 27
	WEATHER												
1	Ontario Farmers'	3,463 46	2,174 00	75 00	1,487 59	7,200 05	6,376 22	....	137 39	50 00	13,763 66	....	3,000 00
2	Western Farmers'	15,940 56	4,169 00	200 00	5,431 03	25,740 59	27,221 41	....	644 25	59 42	53,665 67	....	114,850 00
	TOTALS	19,404 02	6,343 00	275 00	6,918 62	32,940 64	33,597 63	....	781 64	109 42	67,429 33	....	117,850 00

*Includes "Fire Prevention Expense" ($11,698.71); "Donations" to M.F.U.A. British Aid Fund ($25,821.78) and other war funds ($6,134.45); "Sundry" ($1,473.14).

†Includes "Refunds from Surplus."

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1860. *Date commenced business in Canada.*—1927.

Total assets	$8,978,999
Total liabilities	4,008,373

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$55,934
Premiums—Canada (net)	96,610
Claims—Ontario (net)	9,286
Claims—Canada (net)	3,746

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY*

(*Including business of Merchants Mutual Fire Insurance Company*)

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Robt. C. Mold, Toronto.
Date Organized.—1868. *Date commenced business in Canada.*—1927.

Total assets	$8,160,720
Total liabilities	4,628,885

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 78,835
Premiums—Canada (net)	135,903
Claims—Ontario (net)	11,856
Claims—Canada (net)	17,589

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

(*Including business of the Paper Mill Mutual Insurance Company*)

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1850. *Date commenced business in Canada.*—1927.

Total assets	$10,102,570
Total liabilities	5,474,731

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 62,885
Premiums—Canada (net)	112,515
Claims—Ontario (net)	9,719
Claims—Canada (net)	11,191

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1875. *Date commenced business in Canada.*—1927.

Total assets	$6,419,992
Total liabilities	2,821,578

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$50,697
Premiums—Canada (net)	71,089
Claims—Ontario (net)	4,573
Claims—Canada (net)	8,800

---

*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, FALL RIVER, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1870. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$2,806,399	Premiums—Ontario (net)	$15,542
Total liabilities	1,416,726	Premiums—Canada (net)	28,988
		Claims—Ontario (net)	2,503
		Claims—Canada (net)	2,882

FIREMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1854. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$9,450,765	Premiums—Ontario (net)	$104,423
Total liabilities	6,054,062	Premiums—Canada (net)	162,529
		Claims—Ontario (net)	13,853
		Claims—Canada (net)	14,847

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1835. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$26,568,238	Premiums—Ontario (net)	$254,810
Total liabilities	14,035,955	Premiums—Canada (net)	438,747
		Claims—Ontario (net)	40,131
		Claims—Canada (net)	7,473

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—I. W. Clarke, Montreal.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1880. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$2,543,614	Premiums—Ontario (net)	$22,799
Total liabilities	1,410,392	Premiums—Canada (net)	39,443
		Claims—Ontario (net)	4,053
		Claims—Canada (net)	2,602

PROTECTION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1887. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$3,229,420	Premiums—Ontario (net)	$29,891
Total liabilities	2,093,817	Premiums—Canada (net)	39,746
		Claims—Ontario (net)	3,773
		Claims—Canada (net)	5,585

---

*See note on page 1

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1873. *Date commenced business in Canada.*—1927.

Total assets	$3,863,390
Total liabilities	2,007,596

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$36,607
Premiums—Canada (net)	64,938
Claims—Ontario (net)	6,959
Claims—Canada (net)	12,547

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1855. *Date commenced business in Canada.*—1927.

Total assets	$2,590,708
Total liabilities	1,415,158

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,542
Premiums—Canada (net)	28,988
Claims—Ontario (net)	3,238
Claims—Canada (net)	5,618

---

*See note on page 1.

III. OTHER MUTUALS

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald S. Miller, Toronto.
Chief or General Agent in Ontario.—Donald S. Miller, 302 Victory Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$215,377	Premiums—Ontario (net)	$49,691
Liabilities in Canada	69,928	Premiums—Canada (net)	90,374
		Claims—Ontario (net)	44,735
		Claims—Canada (net)	56,212

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Toronto.
Chief or General Agent in Ontario.—Frank B. Dalgleish, 55 York St., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$612,222	Premiums—Ontario (net)	$168,689
Liabilities in Canada	240,328	Premiums—Canada (net)	322,458
		Claims—Ontario (net)	81,506
		Claims—Canada (net)	113,046

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—June 16, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$160,760	Premiums—Ontario (net)	$38,705
Liabilities in Canada	43,977	Premiums—Canada (net)	71,935
		Claims—Ontario (net)	31,256
		Claims—Canada (net)	48,549

LIBERTY MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Harrington, 57 Bloor St. W., Toronto.
Date of Incorporation.—Jan. 1, 1912. *Date commenced business in Canada.*—Dec. 30, 1936.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$271,408	Premiums—Ontario (net)	$26,970
Liabilities in Canada	33,064	Premiums—Canada (net)	42,312
		Claims—Ontario (net)	10,912
		Claims—Canada (net)	17,097

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$217,327	Premiums—Ontario (net)	$39,974
Liabilities in Canada	53,166	Premiums—Canada (net)	88,148
		Claims—Ontario (net)	24,195
		Claims—Canada (net)	73,544

---

*See note on page 1.

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada	$875,318
Liabilities in Canada	478,709

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$444,102
Premiums—Canada (net)	656,766
Claims—Ontario (net)	164,746
Claims—Canada (net)	255,881

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.
Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada	$81,684
Liabilities in Canada	34,642

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,368
Premiums—Canada (net)	54,104
Claims—Ontario (net)	25,627
Claims—Canada (net)	40,133

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. C. McDonald, Ottawa.
Chief or General Agent in Ontario.—P. A. Bowen, 6 Adelaide St. E., Toronto.
Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

Life:	
Assets in Canada	$334,833,936
Ontario business in force (gross)	562,704,333
Canadian business in force (gross)	1,403,237,543

PREMIUMS AND DISBURSEMENTS *Life:*	
Premiums—Ontario (net)	$16,951,445
Premiums—Canada (net)	42,814,532
Total disbursements to policyholders (net)—In Ontario	9,994,310
In Canada	25,854,903

Other than Life:	
Assets in Canada	734,869
Liabilities in Canada	558,504

PREMIUMS WRITTEN—CLAIMS INCURRED *Other than Life:*	
Premiums—Ontario (net)	880,889
Premiums—Canada (net)	1,417,902
Claims—Ontario (net)	633,052
Claims—Canada (net)	947,560

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.
Chief or General Agent in Ontario.—Irving Earl Sams, 306–320 Imperial Bldg., Hamilton.
Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$335,848
Liabilities in Canada	158,314

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 94,531
Premiums—Canada (net)	222,534
Claims—Ontario (net)	48,509
Claims—Canada (net)	109,141

---

*See note on page 1.

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto.
Chief or General Agent in Ontario.—L. F. Flaska, 34 King St. E., Toronto.
Date of Incorporation.—1909. *Date commenced business in Canada.*—December, 1934.

Assets in Canada	$1,123,745
Liabilities in Canada	843,916

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 674,361
Premiums—Canada (net)	1,632,967
Claims—Ontario (net)	276,852
Claims—Canada (net)	626,068

MUTUAL BOILER INSURANCE COMPANY OF BOSTON

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Incorporated.—1877. *Date of initial license in Ontario.*—July 16, 1937.

Officers.—President and Treasurer, Marshall B. Dalton; Vice-President and Secretary, John A. Collins.

Directors.—Robert Amory, John W. Arrington, Jr., Harry L. Bailey, S. Bruce Black, Spencer Borden, Winthrop L. Carter, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hagge, Charles E. Hodges, Jr., H. De Forest Lockwood, Abbot Stevens, Malcolm B. Stone, E. Kent Swift, John L. Wilds.

Chief or General Agent in Ontario.—J. P. McD. Costigan, 372 Bay St., Toronto.

Auditors.—Charles F. Rittenhouse & Co., Boston, Mass.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

	IN CANADA	ALL BUSINESS
Authorized value of bonds	$24,746 69	$2,016,958 06
Cash on hand and on deposit	3,671 83	231,119 78
Interest accrued	486 98	11,609 88
Agents' balances and premiums uncollected—written on or after October 1, 1942	14 01	45,006 25
Amount due from reinsurers	....	4,104 14
TOTAL ADMITTED ASSETS	28,919 51	$2,308,798 11

Balance Sheet—Liabilities

Provision for unpaid claims	$	$113,451 93
Reserve of unearned premiums	4,860 41	726,903 15
Cash dividends to policyholders declared and unpaid	536 99	125,206 10
Agency and other expenses due and accrued	....	20,099 29
Taxes due and accrued	260 26	39,478 99
Premiums received in 1942 not effective until 1943	....	29,496 95
Other liabilities	....	788 21
TOTAL LIABILITIES	$ 5,657 66	$1,055,424 62
Excess of assets over liabilities (surplus for protection of policyholders)	23,261 85	1,253,373 49
TOTAL LIABILITIES AND SURPLUS	$28,919 51	$2,308,798 11

Profit and Loss Account

	IN CANADA	ALL BUSINESS
Net premiums written	$10,027 45	$1,812,409 59
Reserve of unearned premiums:		
At beginning of year	$ 4,170 67	$ 590,321 40
At end of year	4,860 41	726,903 15
Increase	$ 689 74	$ 136,581 75
Net premiums earned	$ 9,337 71	$1,675,827 84
Net losses incurred	$	$ 209,734 29
Total underwriting expenses	5,460 75	492,597 04
Underwriting profit	$ 3,876 96	$ 973,496 51

---

*See note on page 1.

Other revenue:		
Interest, dividends and rents earned	1,168 75	33,052 19
Special inspection and miscellaneous income	....	2,259 69
Gain from sale of investments	....	1,978 40
Increase in market value of investments	....	11,105 49
	$ 5,045 71	$1,021,892 28
Other expenditure:		
Loss from sale of investments	....	9,239 54
Investment expenses	....	2,594 73
Net Profit for the Year	$ 5,045 71	$1,010,058 01

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$ 982,067 44
Net profit brought down		1,010,058 01
		$1,992,125 45
Dividends declared during year:		
To Canadian policyholders	$ 3,523 30	
To other policyholders	735,228 66	
		738,751 96
Surplus of Assets over Liabilities at End of Year		$1,253,373 49

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

Head Office, Owatonna, Minn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Toronto.

Chief or General Agent in Ontario.—F. B. Dalgleish, 55 York St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—September, 1920

		Premiums Written—Claims Incurred	
Assets in Canada	$458,058	Premiums—Ontario (net)	$174,126
Liabilities in Canada	246,276	Premiums—Canada (net)	336,266
		Claims—Ontario (net)	81,967
		Claims—Canada (net)	119,308

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

Head Office, Glen Cove, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. W., Toronto.

Date of Incorporation.—March 29, 1837. *Date commenced business in Canada.*—Oct. 14, 1937.

		Premiums Written—Claims Incurred	
Assets in Canada	$269,902	Premiums—Ontario (net)	$108,002
Liabilities in Canada	95,681	Premiums—Canada (net)	155,986
		Claims—Ontario (net)	33,717
		Claims—Canada (net)	56,088

NEW YORK LIFE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 320 Bay St., Toronto.

Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

		Premiums and Disbursements	
Assets in Canada	$59,586,551	Premiums—Ontario (net)	$1,236,122
Ontario business in force (gross)	38,908,628	Premiums—Canada (net)	3,819,793
Canadian business in force (gross)	125,699,147	Total disbursements to policyholders (net)—In Ontario	1,243,841
		In Canada	3,800,687

---

*See note on page 1.

†Name changed from Minnesota Implement Mutual Fire Insurance Company.

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Randall Bldg., Vancouver.
Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.
Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada	$1,177,983
Liabilities in Canada	577,414

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$212,548
Premiums—Canada (net)	727,245
Claims—Ontario (net)	103,548
Claims—Canada (net)	311,825

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada	$159,293
Liabilities in Canada	46,442

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$31,022
Premiums—Canada (net)	70,680
Claims—Ontario (net)	23,472
Claims—Canada (net)	47,153

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.
Chief or General Agent in Ontario.—Harold J. Smithers, 2881 Dundas St. W., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Capital stock paid in cash	$ 2,000,000
Life:	
Assets in Canada	136,152,401
Ontario business in force (gross)	337,986,808
Canadian business in force (gross)	626,744,880
Other than Life:	
Assets in Canada	65,424
Liabilities in Canada	11,131

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$12,121,357
Premiums—Canada (net)	22,325,618
Total disbursements to policyholders (net)—In Ontario	6,011,831
In Canada	11,482,328

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	22,723
Premiums—Canada (net)	28,864
Claims—Ontario (net)	14,903
Claims—Canada (net)	22,780

THE ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. E. Workman, Westmount; Vice-President, M. M. Johnston, Westmount; General Manager and Treasurer, W. F. Patterson, Westmount; Chairman of the Board, Chas. E. Ward, Montreal; Secretary, R. Pritchard.

Directors.—C. E. Ward, L. H. Ballantyne, K.C., B. C. Empey, Montreal; P. Wickham, H. W. Monsell, St. Lambert; E. E. Workman, W. F. Patterson, M. M. Johnston, Westmount; C. F. Charbonneau, Outremont.

Chief or General Agent in Ontario.—Jas. Brodie, 612 Sherbourne St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

Life:	
Total assets	$ 943,843
Ontario business in force (gross)	2,538,177
Total business in force (gross)	4,336,463
Other than Life:	
Total assets	14,215
Total liabilities	11,920

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 72,322
Premiums—Total business (net)	119,758
Total disbursements to policyholders (net)—In Ontario	24,665
Total business	73,264

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	592
Premiums—Total business (net)	705
Claims—Ontario (net)	383
Claims—Total business (net)	408

---

*See note on page 1.

THE STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.
Chief or General Agent in Ontario.—G. B. Coyne, 80 King St. W., Toronto.
Date of Organization.—1825. *Date commenced business in Canada.*—1833.

Assets in Canada	$18,794,956
Ontario business in force (gross)	13,723,713
Canadian business in force (gross)	38,404,308

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 411,007
Premiums—Canada (net)	1,087,883
Total disbursements to policyholders (net)—In Ontario	258,154
In Canada	923,192

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, BLOOMINGTON, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. E. Patterson, Toronto.
Chief or General Agent in Ontario.—R. E. Patterson, 465 Bay St., Toronto.
Date of Incorporation.—1922. *Date commenced business in Canada.*—June, 1938.

Assets in Canada	$157,007
Liabilities in Canada	23,483

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$66,004
Premiums—Canada (net)	66,004
Claims—Ontario (net)	24,731
Claims—Canada (net)	24,731

TORONTO MUTUAL LIFE INSURANCE COMPANY*

(*Formerly Ancient Foresters' Mutual Life Insurance Company*)

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. W. B. Ford, Hamilton; Vice-President, H. W. B. Boynton, Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D. Buchanan; Chairman, Chas. G. Dynes, K.C., Hamilton.

Directors.—J. W. B. Ford, C. G. Dynes, K.C., T. A. Collins, W. R. Davis, Hamilton; A. W. Turner, Ph.D., H. W. B. Boynton, L. G. Nicholls, Dr. J. Harcourt, Toronto; E. L. Box, Seaforth.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada	$ 1,870,886
Ontario business in force (gross)	10,647,660
Total business in force (gross)	11,417,119

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$329,090
Premiums—Total business (net)	347,468
Total disbursements to policyholders (net)—In Ontario	108,947
Total business	142,092

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. M. Kennedy, Toronto.
Chief or General Agent in Ontario.—R. M. Kennedy, 57 Bloor St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$293,979
Liabilities in Canada	111,483

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 76,147
Premiums—Canada (net)	156,755
Claims—Ontario (net)	83,978
Claims—Canada (net)	120,554

---

*See note on page 1.

(C)

CASH-MUTUAL INSURANCE CORPORATIONS

(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, KITCHENER, ONT.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of *The Consolidated Statutes of Upper Canada, 1859*. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, I Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon.. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, R. A. Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total admitted assets	$3,389,373	Premiums—Ontario (net)	$645,909
Total liabilities	754,743	Premiums—Total business (net)	896,415
Surplus protection of policyholders	2,634,630	Claims—Ontario (net)	229,543
		Claims—Total business (net)	361,622

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, GALT, ONT.

Officers.—President, A. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Ass't General Manager, Edwin S. Hood.

Directors.—A. R. Goldie, John R. Blake, J. N. MacKendrick, M. M. Todd, William Philip, W. W. Wilkinson, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total admitted assets	$3,042,765	Premiums—Ontario (net)	$435,003
Total liabilities	617,504	Premiums—Total business (net)	687,166
Surplus protection of policyholders	2,425,261	Claims—Ontario (net)	166,057
		Claims—Total business (net)	256,875

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—October 6, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$230,382	Premiums—Ontario (net)	$ 51,665
Liabilities in Canada	91,815	Premiums—Canada (net)	100,674
		Claims—Ontario (net)	18,092
		Claims—Canada (net)	68,692

THE PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—October 2, 1863. *Date commenced business.*—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Ass't General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—G. G. McPherson, K.C., H. W. Strudley, J. A. Makins, Lieut.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, A. E. Dodds, C. D. Dingman, John G. Lind.

Auditors.—Monteith & Monteith, Stratford.

---

*See note on page 1.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

Book value of real estate—office premises		$ 41,000 00
Mortgage loans on real estate—first liens		29,650 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$1,839,461 71	
In default	3,813 60	
		1,843,275 31
Book value of stocks		44,266 75
Cash on hand and in banks		58,708 49
Interest accrued	$ 15,516 45	
Rents accrued	100 00	
		15,616 45
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 29,313 79	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	5,224 87	
		34,538 66
Amount due from reinsurance on losses already paid		3,369 64
TOTAL ADMITTED ASSETS		$2,070,425 30

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 23,720 19	$ 23,720 19
Adjustment expenses of said claims	200 00	200 00
Total net reserve, $204,093.81; carried out at 80% thereof	163,275 05	163,275 05
Expenses due and accrued		10,000 00
Taxes due and accrued		10,000 00
Return premiums and balances due agents		18 71
Investment reserves		150,000 00
Contingency reserves		30,000 00
TOTAL LIABILITIES		$ 387,213 95
Excess of assets over liabilities (surplus for protection of policyholders)		1,683,211 35
TOTAL LIABILITIES AND SURPLUS		$2,070,425 30

Profit and Loss Account

			IN CANADA AND ALL BUSINESS
Net premiums written			$ 210,162 00
Reserve of unearned premiums (80%):			
At beginning of year		$ 167,984 18	
At end of year		163,275 05	
Decrease			4,709 13
Net premiums earned			$ 214,871 13
Net claims incurred		$ 98,712 82	
Net adjustment expenses incurred		3,558 91	
Commissions		50,342 45	
Taxes		10,372 38	
Salaries, fees and travelling expenses		40,463 96	
All other expenses		11,382 30	
Total claims and expenses			214,832 82
Underwriting profit			$ 38 31
Other revenue:			
Interest earned—cash and accruals	$ 66,259 34		
Adjustment by amortization	783 77		
		$ 67,043 11	
Dividends earned		2,161 90	
Profit on sale of securities and real estate		5,237 13	
			74,442 14
			$ 74,480 45
Other expenditure:			
Loss on real estate operations		$ 306 85	
Reserve for contingencies		15,000 00	
			15,306 85
NET PROFIT FOR THE YEAR			$ 59,173 60

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,622,216 59
Net profit for the year brought down	59,173 60
	$1,681,390 19
Add decrease in unadmitted ledger assets	1,821 16
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	$1,683,211 35

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941	$54,271,095	$ 9,274,963	$63,546,058
Taken in 1942, new and renewed	27,933,990	7,275,871	35,209,861
Totals	$82,205,085	$16,550,834	$98,755,919
Ceased in 1942, including renewed	27,970,924	7,723,008	35,693,932
Gross in force, December 31, 1942	$54,234,161	$ 8,827,826	$63,061,987
Reinsurance in force, December 31, 1942	13,117,548	2,233,519	15,351,067
NET IN FORCE, DECEMBER 31, 1942	$41,116,613	$6,594,307	$47,710,920

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET in FORCE AT END OF 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	549,531 91	338,900 65	342,296 04	546,136 52	142,994 15	403,142 37

THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MAN.

Officers.—President, M. G. Tidsbury, High Bluff; Vice-President, E. H. Muir, Portage la Prairie; Secretary and General Manager, A. H. Thorpe, Portage la Prairie; Treasurer, A. G. Hall, Portage la Prairie.

Directors.—M. G. Tidsbury, High Bluff; E. H. Muir, Jos. Trimble, James McKenzie, J. C. Miller, K.C., Portage la Prairie; Robt. McDermott, Edwin; E. D. Alder, Oak Lake; Hon. D. L. Campbell, Arthur Sullivan, K.C., Winnipeg.

Chief or General Agent in Ontario.—E. J. B. Dobie, c/o Bonin-Dobie-Jackson Ltd., Whalen Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

Total admitted assets	$993,281
Total liabilities	387,066
Surplus protection of policyholders	606,215

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 21,456
Premiums—Total business (net)	341,748
Claims—Ontario (net)	3,896
Claims—Total business (net)	131,790

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, J. H. Simpson; Secretary, J. A. Fischer; General Manager, F. H. Moser; Treasurer, C. G. Durnan.

Directors.—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Sr., P. V. Wilson, F. L. Whitaker.

Auditors.—J. F. Scully, C.A., R. P. Uffelman, C.A.

---

*See note on page 1.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

Book value of real estate—office premises		$ 35,000 00
Mortgage loans on real estate—first liens		186,656 42
Amortized book value of bonds, debentures and debenture stocks—not in default		1,850,640 01
Book value of stocks		43,175 00
Cash on hand and in banks		50,945 01
Interest accrued	$ 20,352 13	
Dividends due	93 75	
		20,445 88
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942	$ 42,878 91	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942	6,448 85	
		49,327 76
Amount due from reinsurance on losses already paid		3,660 11
TOTAL ADMITTED ASSETS		$2,239,850 19

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 21,800 00	$	$ 21,800 00
Adjustment expenses of said claims	200 00	....	200 00
Total net reserve, $352, 054.65; carried out at 80% thereof	281,629 78	13 91	281,643 69
Taxes due and accrued			10,155 36
Reinsurance premiums			121 56
Return premiums and balances due agents			120 63
Investment reserves			59,500 00
Pension Fund Reserve			35,330 57
TOTAL LIABILITIES			$ 408,871 81
Excess of assets over liabilities (surplus for protection of policyholders)			1,830,978 38
TOTAL LIABILITIES AND SURPLUS			$2,239,850 19

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written	$ 328,533 86	$ 23 12	$ 328,556 98
Reserve of unearned premiums (80%):			
At beginning of year	$ 289,921 08	$ 14 84	$ 289,935 92
At end of year	281,629 78	13 91	281,643 69
Decrease	$ 8,291 30	$ 93	$ 8,292 23
Net premiums earned	$ 336,825 16	$ 24 05	$ 336,849 21
Net claims incurred	$ 149,569 01	$ 4 39	$ 149,573 40
Net adjustment expenses incurred	5,738 56	....	5,738 56
Commissions	68,500 87	8 78	68,509 65
Taxes	12,069 35	....	12,069 35
Salaries, fees and travelling expenses	77,617 34	....	77,617 34
All other expenses			20,909 27
Total claims and expenses			$ 334,417 57
Underwriting profit			$ 2,431 64

Other revenue:			
Interest earned—cash and accruals	$ 76,925 09		
Adjustment by amortization	40 49		
		$ 76,884 60	
Dividends earned		1,965 00	
Net rents earned		876 00	
Profit on sale of securities and real estate		12,550 82	
Sundry receipts		4,980 11	
Transfer fees		3 00	
			97,259 53
			$ 99,691 17
Other expenditure:			
Building renovations		$ 723 92	
Pension fund reserve		9,358 86	
Pension		1,200 00	
War charities, etc		1,500 00	
			12,782 78
NET PROFIT FOR THE YEAR			$ 86,908 39

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,742,775 16
Net profit for the year brought down	86,908 39
	$1,829,683 55
Add decrease in unadmitted ledger assets	1,294 83
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	$1,830,978 38

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941	$ 90,156,999	$ 9,770,051	$ 99,927,050
Taken in 1942, new and renewed	44,544,865	7,415,340	51,960,205
Totals	$134,701,864	$ 17,185,391	$151,887,255
Ceased in 1942, including renewed	44,408,614	8,116,606	52,525,220
Gross in force, December 31, 1942	$ 90,293,250	$ 9,068,785	$ 99,362,035
Reinsurance in force, December 31, 1942	17,203,623	931,843	18,135,466
NET IN FORCE, DECEMBER 31, 1942	$ 73,089,627	$ 8,136,942	$ 81,226,569

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET IN FORCE AT END OF 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	882,596 89	471,109 96	489,383 46	864,323 39	175,004 15	689,319 24

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-Presidents, J. G. Fraser, Wawanesa, Hon. E. C. Drury, Barrie; Treasurer, F. B. MacArthur, Wawanesa; Managing Director and Secretary, C. M. Vanstone, Wawanesa; Ass't Manager, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, Wawanesa; A. T. Hawley, K.C., Winnipeg; Hon. E. C. Drury, Barrie; G. Dinsdale, M.L.A., Brandon.

Chief or General Agent in Ontario.—C. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets	$3,808,349
Total liabilities	1,793,711
Surplus protection of policyholders	2,014,638

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 845,062
Premiums—Total business (net)	2,444,287
Claims—Ontario (net)	380,629
Claims—Total business (net)	890,810

---

*See note on page 1.

(D)

FRATERNAL SOCIETIES

(D)

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Paul Schendel, Waterloo.
Chief or General Agent in Ontario.—Herbert Jacobi, 83 Patricia Ave., Kitchener.

Assets	$47,704,638
Ontario insurance in force (gross)	1,649,803
Canadian insurance in force (gross)	2,207,243
Total insurance in force (gross)	244,658,593

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 46,827
Premiums—Canada (net)	61,720
Premiums—Total (net)	7,271,749
Benefits paid—Ontario (net)	8,469
Benefits paid—Canada (net)	12,821
Total benefits paid (net)	788,677

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Dr. H. Cypihot, Montreal; Vice-President, Hon. E. L. Patenaude, Montreal; General Secretary, Georges Monet, Outremont; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philias Pare, Eugene Poirier, F. Fauteux, K.C., Aimé Parent, Yvon Laurier, M.D., Montreal; Hon. C. F. Delage, Quebec; Hon. J. A. Brillant, Rimouski.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets	$11,237,617
Ontario insurance in force (gross)	278,129
Canadian insurance in force (gross)	45,315,182
Total insurance in force (gross)	50,324,484

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 8,058
Premiums—Canada (net)	992,417
Premiums—Total (net)	1,119,558
Benefits paid—Ontario (net)	6,454
Benefits paid—Canada (net)	735,891
Total benefits paid (net)	792,911

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rene Pare, B.A., L.L.L., Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—Rene Pare, B.A., L.L.L., A. Kironac, Lieut.-Col. E. Hurtubise, Dr. J. D. Gauthier, J. S. Mathieu, J. E. Bélanger, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal.

Chief or General Agent in Ontario.—Hon. Gustave Lacasse, M.D., Tecumseh.

Assets	$15,592,197
Ontario business in force (gross)	1,232,334
Canadian business in force (gross)	36,407,950
Total business in force (gross)	51,918,794

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 27,838
Premiums—Canada (net)	814,106
Premiums—Total (net)	1,201,481
Benefits paid—Ontario (net)	34,519
Benefits paid—Canada (net)	671,824
Total benefits paid (net)	1,004,209

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, R. C. Darnbrough, Vancouver; Vice-President, W. H. G. Sinclair, Edmonton; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—J. A. Bracken, C. Q. Bown, W. Cain, R. H. Hincks, T. Lumley, J. Reid, Calgary; H. T. Decatur, Winnipeg.

Chief or General Agent in Ontario.—N. Juul, Windsor.

Assets	$19,616
Ontario certificates in force (No.)	136
Canadian certificates in force (No.)	836
Total certificates in force (No.)	836

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,365
Premiums—Canada (net)	21,709
Premiums—Total (net)	21,709
Benefits paid—Ontario (net)	205
Benefits paid—Canada (net)	5,171
Total benefits paid (net)	5,171

---

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.— March 1, 1887.

Officers.—Grand Councillor, P. M. Button; Grand Vice-Councillor, E. Gernaey; Grand Recorder Treasurer, C. H. Fitch.

Auditors.— Wright, Pounder & Co., Hamilton.

Actuary.—S. H. Pipe, Toronto.

Governing Executive.—P. M. Button, Scotland, Ont.; E. Gernaey, A. Chevalier, O.B.E., Montreal; J. L. Archer, Wm. Benson, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises	$ 32,000 00
Amounts secured by Society's certificates in force—liens, $501.69; loans and advances under automatic non-forfeiture provisions, $160,564.40	161,066 09
Book value of bonds, debentures and debenture stocks	2,716,755 07
Cash on hand and in banks	95,426 99
Deposit with Quebec Government	5,000 00
Unemployment insurance stamps	74
TOTAL LEDGER ASSETS AT BOOK VALUE	$3,010,248 89
Deduct excess of total book value of ledger assets over total authorized value	184,516 76
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$2,825,732 13

Non-Ledger Assets

Total interest, dividends and rents due and accrued	$ 37,281 63
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	13,375 02
TOTAL NON-LEDGER ASSETS	$ 50,656 65
TOTAL ADMITTED ASSETS	$2,876,388 78

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 38,426 00	
Provision for unreported claims	2,000 00	
Premiums, dues and assessments received in advance	9,910 27	
		$ 50,336 27
SICKNESS AND ACCIDENT AND FUNERAL FUNDS:		
Claims due and unpaid	$ 1,476 75	
Provision for unreported claims	700 00	
Premiums, dues and assessments received in advance	935 86	
		3,112 61
JUVENILE FUND:		
Premiums, dues and assessments received in advance		355 80
GUARANTEE FUND:		
Premiums, dues and assessments received in advance		4 66
GENERAL EXPENSE FUND:		
Commissions, $3,094.74; miscellaneous, $35.75		3,130 49
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 56,939 83
Contingency reserve		85,000 00
Reserve for Grand Council meeting		4,000 00
Reserve for dividends		40,000 00
General reserve		6,500 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 192,439 83
ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:		
Mortuary Fund		$2,200,597 00
Sickness and Accident Fund		91,910 00
Juvenile Fund		25,607 00
TOTAL ACTUARIAL RESERVES		$2,318,114 00

Synopsis of Operations by Funds, 1942

	MORTUARY FUND	SICKNESS AND ACCIDENT FUND	JUVENILE FUND	GUARANTEE FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	2,748,045 83	198,897 52	32,050 73	1,000 00	8,866 33	2,988,860 41
Increase in ledger assets:						
Receipts—						
Premiums, dues and assessments	200,908 40	22,959 83	8,997 01	111 75	1,885 71	234,862 70
Special levy					23,024 21	23,024 21
Interest, dividends and rents	120,227 69	9,064 26	1,413 92	5 00		130,710 87
National bldg. net revenue	66 91					66 91
Premium on foreign exchange	304 85	16 85	13 62			335 32
Sundry revenue					317 24	317 24
Profit on sale or maturity of ledger assets	300 00					300 00
Total receipts	321,807 85	32,040 94	10,424 55	116 75	25,227 16	389,617 25
Transfers to					66,708 75	66,708 75
Total increase in ledger assets	321,807 85	32,040 94	10,424 55	116 75	91,935 91	456,326 00
Grand total	3,069,853 68	230,938 46	42,475 28	1,116 75	100,802 24	3,445,186 41
Decrease in ledger assets:						
Disbursements—						
Claims	180,345 25	18,619 65	20 00			198,984 90
Matured endowments	1,000 00					1,000 00
Surrender values	19,112 50		114 50			19,227 00
Dividends to members	53,923 18	12,156 45	854 10			66,933 73
Other disbursements	94 17	126 37	28 10			248 64
General expenses (*see details below*)					81,834 50	81,834 50
Total disbursements	254,475 10	30,902 47	1,016 70		81,834 50	368,228 77
Transfers from	51,307 85	9,531 64	5,752 51	116 75		66,708 75
Total decrease in ledger assets	305,782 95	40,434 11	6,769 21	116 75	81,834 50	434,937 52
TOTAL LEDGER ASSETS AT END OF YEAR	2,764,070 73	190,504 35	35,706 07	1,000 00	18,967 74	3,010,248 89
Deduct excess of total book value of ledger assets over total authorized value	173,505 59	11,011 17				184,516 76
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	2,590,565 14	179,493 18	35,706 07	1,000 00	18,967 74	2,825,732 13
Non-ledger assets	45,183 68	4,187 26	1,244 27	41 44		50,656 65
TOTAL ADMITTED ASSETS	2,635,748 82	183,680 44	36,950 34	1,041 44	18,967 74	2,876,388 78
Liabilities for claims and expenses, due and accrued	50,336 27	3,112 61	355 80	4 66	3,130 49	56,939 83
Reserve for contingencies	85,000 00					85,000 00
Special reserves	34,000 00	15,000 00	1,500 00			50,500 00
Actuarial reserves	2,200,597 00	91,910 00	25,607 00			2,318,114 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	2,369,933 27	110,022 61	27,462 80	4 66	3,130 49	2,510,553 83
SURPLUS	265,815 55	73,657 83	9,487 54	1,036 78	15,837 25	365,834 95

Analysis of General Expenses

Head Office expenses—salaries, $21,824.66; directors' fees, $2,347.85; auditors' fees, $700.00; actuaries' fees and expenses, $1,206.90; travelling expenses, $1,166.05; rents (including $1,200.00 for Society's occupancy of its own buildings), $1,200.00; miscellaneous, $1,227.56	$ 29,673 02
Agency and organization expenses—commissions, $13,329.08; salaries, $25,024.00; travelling expenses, $1,115.70; miscellaneous, $2,920.04	42,388 82
All other expenses—advertising, $77.43; books and periodicals, $35.73; express, postage and excise, telegrams and telephone, $1,290.98; legal fees, $160.46; medical fees, $1,558.00; official publications, $2,231.42; office furniture, $707.53; printing and stationery, $2,107.60; taxes (other than real estate), licenses and fees, $516.05; miscellaneous, $1,087.46	9,772 66
TOTAL	$ 81,834 50

Exhibit of Certificates

	MORTUARY				JUVENILE				FUNERAL	
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL		IN ONTARIO	TOTAL
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	NO.
		$		$		$		$		
At end of 1941	6,335	5,087,674	8,197	6,470,877	885	288,300	1,101	375,900	427	574
New effected	485	404,500	662	537,100	387	129,900	481	161,600	98	155
Old revived	21	17,450	29	22,950	4	1,400	7	2,500	6	11
Old increased	......	......	......	7	......	......	......	......	......	......
Transferred	68	55,462	89	70,696	10	4,000	13	5,300	5	7
Totals	6,909	5,565,086	8,977	7,101,630	1,286	423,600	1,602	545,300	536	747
Less ceased by:										
Death	211	167,902	244	191,176	......	......	1	20	......	......
Maturity	1	500	2	1,000	......	......	......	......	......	......
Surrender	58	45,182	78	60,682	9	2,500	9	2,500	......	......
Lapse	221	177,325	328	243,875	237	70,700	317	93,900	150	202
Decrease	......	6,425	......	6,788	......	1,100	......	1,280	......	......
Transfer	70	58,196	89	70,696	11	4,500	13	5,300	3	7
Total ceased	561	455,530	741	574,217	257	78,800	340	103,000	153	209
AT END OF 1942	6,348	5,109,556	8,236	6,527,413	1,029	344,800	1,262	442,300	383	538

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $4,148,097; Limited Life, $1,350,220; Endowment, $841,546; Term, $187,550; other plans, $442,300. Total, $6,969,713.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for waiver of premium in case of disability: Mortuary certificates—number, 2,323; amount, $1,821,450. Juvenile certificates—number, 52; amount, $25,800.

Actuary's Valuation Balance Sheet, December 31, 1942

ADULT MORTUARY FUND

Assets

Book value of bonds not in default	$2,066,417 47
Authorized value of bonds in default	257,777 59
Book value of real estate	32,000 00
Policy loans	160,515 44
Cash	68,853 64
Quebec deposit	5,000 00
Non-ledger assets (excluding interest due)	40,081 03
TOTAL	$2,630,645 17

Liabilities

Reserves	$2,200,597 00
General contingent reserve	85,000 00
Reserve for Grand Council meeting	4,000 00
Reserve for dividends	30,000 00
Accrued liabilities	50,336 27
Surplus	260,711 90
TOTAL	$2,630,645 17

Basis of the above valuation was:

(*a*) For certificates issued prior to October 1, 1937—American Men Ultimate Table and interest at 4%. The net premiums valued were the premiums received, less $3 per $1,000 per annum.

(*b*) For certificates issued on and after October 1, 1937—American Men Ultimate Table with interest at 3½%. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate valued.

Average rate of interest earned on ledger assets was 4.73%.
The mortality experienced on the gross amount at risk was 73.2% of the expected up to age 59 and 75.2% from age 60 up. The total mortality on the gross amount at risk was 74.9%.

Amount of insurance valued was $6,527,413.

Ratio of assets to liabilities was 111.0%.

JUVENILE MORTUARY FUND

Assets

Value of bonds not in default	$ 33,452 14
Cash	1,703 28
Non-ledger assets	1,180 81
Policy loans	550 65
TOTAL	$ 36,886 88

Liabilities

Reserves	$ 25,607 00
Other liabilities	355 80
General reserve	1,500 00
Surplus	9,424 08
TOTAL	$ 36,886 88

Basis of above valuation was Bowerman's extension of the A M(5) Table with interest at 3 ½%.

Insurance valued (maximum) was $442,300.

Ratio of assets to liabilities was 134.3%.

SICK BENEFIT FUND

Assets

Value of bonds not in default	$160,306 98
Authorized value of bonds in default	14,284 13
Cash	4,902 07
Non-ledger assets	4,001 51
TOTAL	$183,494 69

Liabilities

Reserves	$ 91,910 00
Accrued liabilities	3,112 61
General reserve	5,000 00
Dividend reserve	10,000 00
Surplus	73,472 08
TOTAL	$183,494 69

Basis of valuation: The certificates issued under the sickness plan in force prior to 1937 were valued upon the basis of the M.U.O.O.F. Table and 3 ½% interest, Occupation Group A.H.J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 85% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Basis of funeral benefits—A M(5) Table with 3 ½% interest.

Ratio of assets to liabilities was 166.8%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—High Chief Ranger, W. M. Couper, K.C.; High Vice-Chief Ranger, W. J. Bourke; High Secretary, Alf. P. vanSomeren; High Treasurer, L. L. B. Hamlin, C.A.

Auditors.—W. J. Beney and F. A. R. MacFadden, C.A.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—F. Payette, Montreal; S. C. Berridge, Brandon; D. M. Craig, Windsor; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises	$ 21,258 62
Amounts secured by Society's certificates in force—liens	209,747 71
Book value of bonds, debentures and debenture stocks	20,202,235 22
Cash on hand and in banks	45,222 70
TOTAL LEDGER ASSETS AT BOOK VALUE	$20,478,464 25
Deduct excess of total book value of ledger assets over total authorized value	414,555 56
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$20,063,908 69

Non-Ledger Assets

Total interest, dividends and rents due and accrued	$ 233,126 31
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	42,376 32
Unexpired insurance premium	4,555 34
Supplies on hand	1,952 31
Postage on hand	134 87
TOTAL NON-LEDGER ASSETS	$ 282,145 15
TOTAL ASSETS	$20,346,053 84

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.	6,642 52
TOTAL ADMITTED ASSETS	$20,339,411 32

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$208,654 53	
Present value of claims payable by instalments	3,084 00	
		$ 211,738 53
SICKNESS FUND NO. 1:		
Claims due and unpaid		2,476 58
SICKNESS FUND NO. 2:		
Claims due and unpaid		617 50
GENERAL EXPENSE FUND:		
Salaries, rents and office expenses due and accrued	$ 1,158 11	
Auditors' fees	125 00	
		1,283 11
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 216,115 72
Reserve for depreciation of ledger assets		1,500,000 00
Contingency reserve		950,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 2,666,115 72

ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:	
Mortuary Fund	$14,334,600 00
Provision for reversionary bonuses	750,000 00
Sickness Fund No. 1	913,284 00
Sickness Fund No. 2	30,197 38
Juvenile Fund	893 68
TOTAL ACTUARIAL RESERVES	$16,028,975 06

Synopsis of Operations by Funds, 1942

	MORTUARY FUND	SICKNESS FUND NO. 1	SICKNESS FUND NO. 2	JUVENILE FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	19,093,461 57	880,542 42	25,585 87	....	47,550 12	20,047,139 98
Increase in ledger assets:						
Receipts—						
Premiums, dues and assessments	592,444 37	42,377 91	10,113 71	774 61	45,087 80	690,798 40
Interest, dividends and rents	901,641 13	40,990 12	797 11	73	167 43	943,596 52
Other receipts	13,634 93	1,784 72	18 26	....	4,418 19	19,856 10
Profit on sale or maturity of ledger assets	135,382 09	....	....	....	....	135,382 09
Gross increase by adjustment of ledger assets	2,277 63	....	....	....	....	2,277 63
Total receipts	1,645,380 15	85,152 75	10,929 08	775 34	49,673 42	1,791,910 74
Transfers to	....	....	....	....	120,000 00	120,000 00
Total increase in ledger assets	1,645,380 15	85,152 75	10,929 08	775 34	169,673 42	1,911,910 74
Grand total	20,738,841 72	965,695 17	36,514 95	775 34	217,223 54	21,959,050 72
Decrease in ledger assets:						
Disbursements—						
Claims	878,237 03	42,463 38	6,311 80	....	....	927,012 21
Matured endowments	10,153 93	....	....	....	....	10,153 93
Surrender values	40,548 95	....	....	....	....	40,548 95
Reversionary Bonuses	12,043 00	....	....	....	....	12,043 00
Premium relief adjustments	3,792 60	374 25	....	....	53 25	4,220 10
General expenses (*see details below*)	....	....	....	....	179,730 12	179,730 12
Gross decrease by adjustment of ledger assets	185,759 29	....	....	....	1,118 87	186,878 16
Total disbursements	1,130,534 80	42,837 63	6,311 80	....	180,902 24	1,360,586 47
Transfers from	120,000 00	....	....	....	....	120,000 00
Total decrease in ledger assets	1,250,534 80	42,837 63	6,311 80	....	180,902 24	1,480,586 47
TOTAL LEDGER ASSETS AT END OF YEAR	19,488,306 92	922,857 54	30,203 15	775 34	36,321 30	20,478,464 25
Deduct excess of total book value of ledger assets over total authorized value	387,834 69	26,121 78	599 09	....	....	414,555 56

Synopsis of Operations by Funds, 1942 (Cont'd)

	Mortuary Fund	Sickness Fund No. 1	Sickness Fund No. 2	Juvenile Fund	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total Ledger Assets at Authorized Value	19,100,472 23	896,735 76	29,604 06	775 34	36,321 30	20,063,908 69
Non-ledger assets	252,761 20	19,024 82	1,210 82	118 34	9,029 97	282,145 15
Total Assets	19,353,233 43	915,760 58	30,814 88	893 68	45,351 27	20,346,053 84
Deduct assets not admitted	....	....	....	....	6,642 52	6,642 52
Total Admitted Assets	19,353,233 43	915,760 58	30,814 88	893 68	38,708 75	20,339,411 32
Liabilities for claims and expenses, due and accrued	211,738 53	2,476 58	617 50	....	1,283 11	216,115 72
Reserve for depreciation of ledger assets	1,500,000 00	....	....	....	....	1,500,000 00
Contingency reserve	950,000 00	....	....	....	....	950,000 00
Actuarial reserves	15,084,600 00	913,284 00	30,197 38	893 68	....	16,028,975 06
Total Liabilities and Actuarial Reserves	17,746,338 53	915,760 58	30,814 88	893 68	1,283 11	18,695,090 78
Surplus	1,606,894 90	....	....	....	37,425 64	1,644,320 54

Analysis of General Expenses

Head Office expenses—salaries, $36,733.44; executive fees and expenses, $2,716.23; war donations, $600.00; actuaries' fees and expenses, $2,400.00; travelling expenses, $1,680.74; maintenance of Head Office premises, $3,040.49; bonding fees, $3,803.76; insurance, $1,865.71; supplies and expenses, $3,110.80	$ 55,951 17
Agency and organization expenses—salaries, $54,350.14; travelling expenses, $28,693.32	83,043 46
All other expenses—advertising, $2,433.38; exchange, $1,495.29; express, telegrams and telephone, $389.58; legal fees, $1,637.00; medical fees, $3,671.00; official publications, $7,092.91; unemployment insurance, $673.75; printing and stationery, $6,847.39; postage and excise, $2,779.92; convention and meetings, $12,276.07; taxes (other than real estate), licenses and fees, $662.01; miscellaneous, $777.19	40,735 49
Total	$179,730 12

Exhibit of Certificates

	MORTUARY				JUVENILE		SICKNESS	
	In Ontario		Total		In Ontario	Total	In Ontario	Total
	No.	Amount	No.	Amount	No.	No.	No.	No.
		$ c.		$ c.				
At end of 1941	16,930	14,892,276 70	36,600	32,523,486 23	....	....	6,087	15,295
New effected	715	632,000 00	1,957	1,697,500 00	144	504	113	601
Old revived	32	32,360 00	91	86,450 00	....	....	7	30
Old increased	....	216,773 00	....	....	....	....	....	....
Transferred	2	1,500 00	....	....	....	....	1	....
Totals	17,679	15,774,909 70	38,648	34,307,436 23	144	504	6,208	15,926
Less ceased by:								
Death	582	468,225 86	1,103	904,668 42	....	....	98	254
Maturity	4	3,484 58	9	7,564 58	....	....	....	....
Surrender	....	24,504 55	....	40,548 95	....	....	....	....
Lapse	438	394,600 00	1,062	963,425 00	12	26	256	804
Decrease	....	59,254 91	....	103,937 64	....	....	....	....
Transfer	6	6,000 00	....	....	....	....	....	....
Total ceased	1,030	956,069 90	2,174	2,020,144 59	12	26	354	1,058
At End of 1942	16,649	14,818,839 80	36,474	32,287,291 64	132	478	5,854	14,868

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $24,515,663.85; Limited Life, $1,876,130.58; Endowment, $5,768,237.21; other plans, $127,260.00. Total, $32,287,291.64.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for double accidental death benefits: Mortuary certificates—number, 1,559; amount, $1,432,750.

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities

Whole life certificates	$10,285,700 00
Whole life certificates, paid-up	2,513,700 00
Twenty pay life certificates	369,900 00
Pay to age 65 life certificates	84,100 00
Endowment certificates maturing at age 65	873,800 00
Family protection certificates	15,700 00
Twenty-year endowment certificates	188,200 00
Provision for double indemnity	3,500 00
Death claims under adjustment	211,700 00
Investment reserve	1,500,000 00
Provision for reversionary bonuses, 1943	750,000 00
Contingency reserve	950,000 00
Surplus	1,615,800 00
TOTAL	$19,362,100 00

Assets

Book value of bonds not in default	$18,059,000 00
Authorized value of bonds in default	811,000 00
Accrued interest	216,100 00
Liens on certificates with interest	242,900 00
Cash on hand	33,100 00
TOTAL	$19,362,100 00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 3% interest.

The mortality experienced during the year 1942 was 81.3% of the expected mortality by the above table.

The average rate of interest earned was 4.84% during 1942.

Ratio of assets to liabilities was 109.1%.

The amount of insurance valued was $32,287,292.

SICKNESS FUND NO. 1

Liabilities

Reserve†	$918,200 00

Assets

Total assets	$918,200 00

SICKNESS FUND NO. 2

Liabilities

Reserve†	$ 29,600 00

Assets

Total assets	$ 29,600 00

†Liability may terminate at any time by notice from Head Office. Reserve therefore has been set at the amount of total assets.

The above valuations were compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lieut. Harry Durrant, Toronto; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J S. Clouston, Dr. E. P. Smith; Head Physician, J. L. Huffman, M.D., London; Head Escort, G. D. McCleneghan; Head Watchman, W. S. J. Saunders; Head Sentry, Henry Hass.

Chief or General Agent in Ontario.—Clair Jarvis, London.

Assets	$2,136,403
Ontario insurance in force (gross)	2,559,661
Canadian insurance in force (gross)	3,032,220
Total insurance in force (gross)	3,032,220

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 56,635
Premiums—Canada (net)	84,820
Premiums—Total (net)	84,820
Benefits paid—Ontario (net)	117,628
Benefits paid—Canada (net)	152,884
Total benefits paid (net)	152,884

---

*See note on page 1.

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, Toronto.

Chief or General Agent in Ontario.—M. J. Barry, 19 Goodwood Ave., Toronto.

Assets	$42,064,243
Ontario insurance in force (gross)	3,369,932
Canadian insurance in force (gross)	10,541,632
Total insurance in force (gross)	122,979,678

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 62,580
Premiums—Canada (net)	207,300
Premiums—Total (net)	2,687,840
Benefits paid—Ontario (net)	85,909
Benefits paid—Canada (net)	306,621
Total benefits paid (net)	1,893,709

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Vice-President, Louis Jacobs; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—Rev. M. J. Smith, P.P., Kinkora, P.E.I.; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets	$1,432,760
Ontario insurance in force (gross)	792,979
Canadian insurance in force (gross)	2,371,028
Total insurance in force (gross)	2,371,028

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 19,151
Premiums—Canada (net)	55,492
Premiums—Total (net)	55,492
Benefits paid—Ontario (net)	53,097
Benefits paid—Canada (net)	117,630
Total benefits paid (net)	117,630

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—President, A. H. Brown; Vice-President, F. M. Peters; Secretary, G. C. Gardner; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman and D. A. Smith.

Actuary.—A. D. Watson.

Governing Executive.—A Board of Managment consisting of elected representatives from each of the Departments of the Government.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Amounts secured by Society's certificates in force—liens	$ 2,094 63
Book value of bonds, debentures and debenture stocks	297,679 07
Cash on hand and in banks	5,784 09
TOTAL LEDGER ASSETS AT BOOK VALUE	$305,557 79
Deduct excess of total book value of ledger assets over total authorized value	5,042 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$300,515 50

Non-Ledger Assets

Total interest due and accrued	$ 4,012 42
Total premiums, due and assessments, due or deferred, or collected but not received by Head Office	32 70
TOTAL NON-LEDGER ASSETS	$ 4,045 12
TOTAL ASSETS	$304,560 62
Deduct assets not admitted—interest due on bonds in default	859 04
TOTAL ADMITTED ASSETS	$303,701 58

Liabilities

Mortuary Fund—premiums, dues and assessments received in advance	$ 163 45
Contingency reserve	500 00
Actuarial reserves as at December 31, 1942—Mortuary Fund (including reserve for waivers and 1943 bonuses, $6,506.00)	228,875 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	$229,538 45
SURPLUS	$ 74,163 13

---

*See note on page 1.

Synopsis of Operations, 1942

		MORTUARY FUND
Total ledger assets at beginning of year		$279,174 39
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,352 39	
Interest, dividends and rents	13,293 42	
Premium on exchange	165 71	
Total increase in ledger assets		36,811 52
Grand total		$315,985 91
Decrease in ledger assets (disbursements):		
Claims	$ 7,421 90	
Bonuses	1,175 00	
Surrender values	637 85	
General expenses (*see details below*)	1,193 37	
Total decrease in ledger assets		10,428 12
TOTAL LEDGER ASSETS AT END OF YEAR		$305,557 79

Analysis of General Expenses

Head Office salaries, $550.00; auditors' fees, $125.00; printing and stationery, $134.84; postage and excise, $37.81; taxes (other than real estate), licenses and fees, $55.00; miscellaneous, $290.72	$ 1,193 37

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	NO.	AMOUNT
		$
At end of 1941	2,444	1,111,711
New effected	143	68,250
Old revived	3	1,500
Old increased	....	2,250
Totals	2,590	1,183,711
Less ceased by:		
Death	22	9,250
Surrender	10	5,000
Lapse	7	3,250
Decrease	....	1,250
Total ceased	39	18,750
AT END OF 1942	2,551	1,164,961

Actuary's Valuation Summary, December 31, 1942

ATTAINED AGES	AMOUNT OF BENEFITS	VALUE OF BENEFITS	MONTHLY RATES VALUED	VALUE OF MONTHLY RATES	NET LIABILITY	AMOUNT OF BONUS ADDITIONS	NET LIABILITY FOR BONUS
	$	$	$ c.	$	$	$ c.	$
Under 25	31,750	7,338	28 42	6,686	652	195 00	45
25–29	61,250	15,801	61 42	13,936	1,865	765 00	198
30–34	171,500	49,775	189 17	41,060	8,715	5,092 50	1,485
30–39	146,250	47,903	183 54	37,794	10,109	5,380 00	1,767
40–44	173,500	65,493	253 31	48,269	17,224	10,300 00	3,910
45–49	204,000	86,721	322 76	56,705	30,016	18,117 50	7,722
50–54	192,500	92,783	339 82	53,832	38,951	21,290 00	10,301
55–59	91,450	49,842	164 49	22,920	26,922	13,752 00	7,520
60–64	50,550	31,270	95 77	11,327	19,943	9,600 50	5,949
65–69	28,311	19,234	57 58	5,630	13,604	6,125 65	4,162
70–74	8,350	6,185	17 77	1,408	4,777	2,056 00	1,526
75–79	3,800	3,042	9 28	564	2,478	980 50	785
80–84	1,350	1,168	4 18	173	995	351 00	304
85–89	200	184	77	19	165	52 00	48
90	200	191	65	10	181	52 00	50
TOTALS	1,164,961	476,930	1,728 93	300,333	176,597	94,109 65	45,772

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4 per cent interest. The monthly rates valued were less than the rates payable by 20c. per $1,000. The valuation was made by A. D. Watson.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. J. Galway, Toronto; 1st Vice-President, H. J. H. Deedman, Toronto; 2nd Vice-President, T. J. Simpson, Toronto; Past President, John Curtis, Toronto; Treasurer, Chas. E. Fice, Toronto; Acting Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—C. A. Lawrence, John Curtis, D. Houston, C. G. Miles, Chas. E. Fice, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, T. W. Melville, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, R. S. Duncan, J. W. Rickaby, H. Kershaw, H. G. Wright, A. Schaus, H. N. Robertson, F. G. Watson, C. M. Williamson, A. C. Merrett, E. B. McMaster, H. H. W. Nesbitt, A. S. Couper, D. A. McCrimmon, T. P. Allan, Lachlan M. Ross, H. E. Miller, C. B. Stauffer, Jas. W. Davis, Harry Westlake, H. A. Pettit.

Assets	$4,296,876
Ontario certificates in force	89,770
Canadian certificates in force	106,820
Total certificates in force	108,530

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 92,212
Premiums—Canada (net)	109,262
Premiums—Total (net)	110,972
Benefits paid—Ontario (net)	106,583
Benefits paid—Canada (net)	130,850
Total benefits paid (net)	139,450

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA*

HEAD OFFICE, UTICA, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 213 Laurier Ave. W., Ottawa.

Assets	$5,574,204
Ontario certificates in force (No.)	1,556
Canadian certificates in force (No.)	2,894
Total certificates in force (No.)	213,024

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 30,317
Premiums—Canada (net)	59,904
Premiums—Total (net)	3,794,892
Benefits paid—Ontario (net)	17,220
Benefits paid—Canada (net)	31,944
Total benefits paid (net)	2,173,879

CROATIAN FRATERNAL UNION OF AMERICA*

HEAD OFFICE, PITTSBURGH, PA.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.
Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$12,520,657
Ontario insurance in force (gross)	2,171,407
Canadian insurance in force (gross)	3,443,792
Total insurance in force (gross)	60,928,231

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 72,936
Premiums—Canada (net)	121,395
Premiums—Total (net)	1,788,223
Benefits paid—Ontario (net)	39,633
Benefits paid—Canada (net)	71,444
Total benefits paid (net)	1,265,487

THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA*

HEAD OFFICE, CLEVELAND, OHIO

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.
Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$12,987,329
Ontario insurance in force (gross)	591,470
Canadian insurance in force (gross)	1,077,325
Total insurance in force (gross)	62,753,962

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 7,845
Premiums—Canada (net)	15,705
Premiums—Total (net)	1,059,003
Benefits paid—Ontario (net)	2,855
Benefits paid—Canada (net)	8,537
Total benefits paid (net)	826,627

---

*See note on page 1.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—1910.

Officers.—Chairman, George Newcombe; Secretary, Bernard Mathews; Treasurer, William Murdoch; Ass't Treasurer, Bertram McSweeney.

Auditor.—C. H. Watson.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—William Kirkaldy, Bertram McSweeney, Bernard Mathews, William Murdoch, Herbert F. Walker, George Newcombe, Reginald Swanborough, Hamilton.

Statement for the Year Ended December 31, 1942

Assets

Book value of bonds, debentures and debenture stocks	$847,927 27
Cash on hand and in banks	6,208 75
Notes receivable	281 24
TOTAL LEDGER ASSETS AT BOOK VALUE	$854,417 26
Deduct excess of total book value of ledger assets over total authorized value	19,758 00
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE	$834,659 26

Liabilities†

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$823,031 72
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,833 72	
Interest	35,207 30	
Donations	310 00	
Fines	5 42	
Exchange	178 35	
Total increase in ledger assets		59,534 79
Grand total		$882,566 51
Decrease in ledger assets (disbursements):		
Pensions	$ 19,195 70	
Loss on sale of bonds	5,520 95	
Retiring allowances	2,767 03	
General expenses (*see details below*)	665 57	
Total decrease in ledger assets		28,149 25
TOTAL LEDGER ASSETS AT END OF YEAR		$854,417 26
Deduct excess of total book value of ledger assets over total authorized value		19,758 00
TOTAL ADMITTED ASSETS		$834,659 26

Analysis of General Expenses

Salaries, $350.00; auditors' fees, $25.00; miscellaneous, $290.57	$ 665 57

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1941	174	17	17,357 68
New pensioners by retirement	...	4	5,075 00
Totals	174	21	22,432 68
Less ceased by:			
Death	...	1	1,047 84
Retirement	4	..	....
Disability	4	..	....
Total ceased	8	1	1,047 84
AT END OF 1942	166	20	21,384 84

---

†For detail of last actuarial valuation as of December 31, 1939, see page 145 of 1940 Report (business of 1939). See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.
Officers.—Chairman, D. Sharpe; Secretary, E. C. Howell; Treasurer, T. Brown.
Auditor.—W. Vernon Smith.
Actuary.—S. H. Pipe & Co., Toronto.
Members of Governing Executive.—J. Garvie, T. Brown, D. Sharpe, L. Lawrence, S. Black, J. Crocker, A. Ellis, E. Howell, Hamilton.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets	
First lien mortgage loans on real estate	$179,944 10
Book value of bonds, debentures and debenture stocks	625,139 47
Cash on hand and in banks	10,829 19
TOTAL LEDGER ASSETS AT BOOK VALUE	$815,912 76
Deduct excess of total book value of ledger assets over total authorized value	13,251 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$802,661 76
Non-Ledger Assets	
Notes receivable	478 88
TOTAL ASSETS	$803,140 64
Deduct assets not admitted—unauthorized mortgage loans	42,871 00
TOTAL ADMITTED ASSETS	$760,269 64

Liabilities†

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$769,694 81
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,554 65	
Special assessments	402 00	
Interest, dividends and rents	34,992 18	
Miscellaneous	1,272 82	
Total increase in ledger assets		60,221 65
Grand total		$829,916 46
Decrease in ledger assets (disbursements):		
Claims	$ 7,299 55	
General expenses (*see details below*)	919 46	
Surrender values	5,784 69	
Total decrease in ledger assets		14,003 70
TOTAL LEDGER ASSETS AT END OF YEAR		$815,912 76

Analysis of General Expenses

Salaries, $425.00; auditors' fees, $125.00; valuating fees, $30.00; legal fees, $77.90; printing and stationery, $61.44; taxes (other than real estate), licenses and fees, $105.00; miscellaneous, $95.12	$ 95 12

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)*	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1941	166	8	6,620 28
New members	19	..	....
New pensioners: By retirement	...	1	1,056 00
Old increased	...	..	530 16
Totals	185	9	8,206 44
Less ceased by:			
Death	...	1	646 80
Withdrawal	13	..	....
Retirement	1	..	....
Total ceased	14	1	646 80
AT END OF 1942	171	8	7,559 64

---

†For detail of last actuarial valuation as of December 31, 1939, see page 148 of 1940 Report (business of 1939). See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257 *re* societies with membership limited to government or municipal employees.

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Victor Morin, LL.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N.Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, P. B. Fallis, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, Toronto, E. A. Jonas, Chicago, Ill., F. E. Hand, Buffalo, N.Y., F. E. Hand, Jr., Los Angeles, Cal., G. H. Becker, M.D., San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$45,787,509	Premiums—Ontario (net)	$ 458,193
Ontario insurance in force (gross)	19,415,955	Premiums—Canada (net)	712,793
Canadian insurance in force (gross)	31,046,034	Premiums—Total (net)	2,416,074
Total insurance in force (gross)	101,847,119	Benefits paid—Ontario (net)	815,577
		Benefits paid—Canada (net)	1,267,909
		Total benefits paid (net)	3,423,671

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. W., Montreal.

Chief Agent in Ontario.—I. Weinrot, 8 Castleview Ave., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$988,360	Premiums—Ontario (net)	$14,090
Ontario insurance in force (gross)	275,179	Premiums—Canada (net)	28,976
Canadian insurance in force (gross)	640,988	Premiums—Total (net)	28,976
Total insurance in force (gross)	640,988	Benefits paid—Ontario (net)	4,338
		Benefits paid—Canada (net)	6,239
		Total benefits paid (net)	6,239

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fauteux, Montreal.

Chief or General Agent in Ontario.—Dr. G. J. Lunz, Hamilton.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$53,492,032	Premiums—Ontario (net)	$ 37,818
Ontario insurance in force (gross)	2,005,450	Premiums—Canada (net)	323,690
Canadian insurance in force (gross)	19,843,976	Premiums—Total (net)	4,066,358
Total insurance in force (gross)	253,650,232	Benefits paid—Ontario (net)	18,350
		Benefits paid—Canada (net)	128,174
		Total benefits paid (net)	3,149,963

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—Chairman, Mervyn Coxworth; Secretary, Philip W. Harpur; Treasurer, A. E. Knight.

Auditors.—W. J. Saunders and W. J. McCullough.

Actuary.—J. A. Campbell, F.A.S.

Members of Governing Executive.—Mervyn Coxworth, F. Hart, F. Carroll, Philip W. Harpur, London.

Statement for the Year Ended December 31, 1942

Assets

Book value of bonds, debentures and debenture stocks	$398,605 62
Cash on hand and in banks	15,329 56
TOTAL ADMITTED ASSETS	$413,935 18
Deficit	28,250 82
	$442,186 00

Liabilities†

ACTUARIAL RESERVE	$442,186 00

---

*See note on page 1.

†For last actuarial valuation as at December 31, 1942, see page 119 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Synopsis of Operations, 1942

		Pension Fund
Total ledger assets at beginning of year		$398,391 42
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 7,980 96	
Interest	15,633 46	
Donations	70 62	
Total increase in ledger assets		23,685 04
Grand total		$422,076 46
Decrease in ledger assets (disbursements):		
Pensions	$ 5,691 48	
Gratuities	2,359 80	
General expenses (*see details below*)	90 00	
Total decrease in ledger assets		8,141 28
TOTAL ADMITTED ASSETS		$413,935 18

Analysis of General Expenses

Auditors' fees, $15.00; taxes, licenses and fees, $55.00; miscellaneous, $20.00	$ 90 00

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1941	64	4	5,433 24
New members	6	..	....
New pensioners by retirement	...	1	1,032 96
Totals	70	5	6,466 20
Less ceased by:			
Withdrawal	2	..	....
Retirement	1	..	....
Total ceased	3	..	....
AT END OF 1942	67	5	6,466 20

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities

Present value of benefits on retirement at age 50 or over	$491,749 00
Present value of death, disability and withdrawal benefits	50,708 00
TOTAL	$542,457 00

Assets

Ledger assets from auditor's statement	$413,935 18
Present value of future contributions by members	100,271 00
Deficiency	28,250 82
TOTAL	$542,457 00

Basis of mortality in the above valuation was Rutherford's Table with interest being assumed at 3 ½%.

Rates of withdrawal, disability and retirement were those indicated by the experience of the Fund, or were based on the experience of the New York Police Department, adjusted to the experience of the London Police Benefit Fund.

The valuation was made by James A. Campbell, F.A.S.

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Rev. R. Huget, 390 Church St., Winnipeg.

Assets	$15,434,431
Ontario insurance in force (gross)	170,400
Canadian insurance in force (gross)	678,200
Total insurance in force (gross)	89,812,792

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 5,244
Premiums—Canada (net)	18,743
Premiums—Total (net)	2,552,203
Benefits paid—Ontario (net)	996
Benefits paid—Canada (net)	8,189
Total benefits paid (net)	801,883

---

*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.
Chief or General Agent in Ontario.—Mabel T. Blake, Windsor.

Assets	$58,898,738
Ontario insurance in force (gross)	3,006,088
Canadian insurance in force (gross)	14,137,649
Total insurance in force (gross)	226,050,245

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 72,348
Premiums—Canada (net)	418,758
Premiums—Total (net)	6,450,246
Benefits paid—Ontario (net)	55,531
Benefits paid—Canada (net)	179,485
Total benefits paid (net)	4,414,842

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.
Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. W., Toronto.

Assets	$ 3,648,813
Ontario insurance in force (gross)	583,500
Canadian insurance in force (gross)	1,028,619
Total insurance in force (gross)	14,522,235

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 35,132
Premiums—Canada (net)	61,431
Premiums—Total (net)	862,742
Benefits paid—Ontario (net)	18,530
Benefits paid—Canada (net)	31,500
Total benefits paid (net)	509,005

NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, OAK PARK, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, Toronto.
Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets	$2,434,550
Ontario insurance in force (gross)	166,900
Canadian insurance in force (gross)	185,950
Total insurance in force (gross)	5,750,913

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 3,983
Premiums—Canada (net)	4,655
Premiums—Total (net)	131,003
Benefits paid—Ontario (net)	549
Benefits paid—Canada (net)	719
Total benefits paid (net)	74,103

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.

Officers.—President, O. H. Gidley; Vice-President, A. B. Blay; Secretary, Geo. T. Hair; Treasurer, G. M. Adams.

Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.

Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.

Members of Governing Executive.—F. L. Mantz, O. H. Gidley, A. B. Blay, G. M. Adams, L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin, H. V. Nicholls, G. R. Keenleyside, London; W. D. Martin, Stratford.

Statement for the Year Ended October 31, 1942†

Assets

Ledger Assets	
Book value of real estate held for sale	$ 14,251 91
Amounts owing under agreements of sale of real estate	2,123 94
First lien mortgage loans on real estate	405,430 57
Book value of bonds, debentures and debenture stocks	773,798 18
Cash on hand and in banks	10,769 27
TOTAL LEDGER ASSETS AT BOOK VALUE	$1,206,373 87
Deduct excess of total book value of ledger assets over total authorized value	9,100 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$1,197,273 87
Non-Ledger Assets	
Total interest and rents due and accrued	16,888 80
TOTAL ADMITTED ASSETS	$1,214,162 67

---

*See note on page 1.

†In accordance with Section 258 of *The Insurance Act*, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 8,653 00	
Provision for unreported claims	1,000 00	
		$ 9,653 00
Contingency reserve		35,900 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE		$ 45,553 00
ACTUARIAL RESERVE AS AT OCTOBER 31, 1942:		
Mortuary Fund		$ 943,243 29

Synopsis of Operations for Fiscal Year Ended October 31, 1942

		MORTUARY FUND
Total ledger assets at beginning of year		$1,197,922 72
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 24,646 00	
Interest and rents	58,173 64	
Refund 1940 corporation tax	397 62	
Total increase in ledger assets		83,217 26
Grand total		$1,281,139 98
Decrease in ledger assets (disbursements):		
Claims	$ 53,053 00	
General expenses (*see details below*)	18,397 35	
Loss on sale or maturity of ledger assets	3,315 76	
Total decrease in ledger assets		74,766 11
TOTAL LEDGER ASSETS AT END OF YEAR		$1,206,373 87
Deduct excess of total book value of ledger assets over total authorized value		9,100 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE		$1,197,273 87
Non-ledger assets		16,888 80
TOTAL ADMITTED ASSETS		$1,214,162 67
Liabilities for claims and expenses, due and accrued	$ 9,653 00	
Contingency reserve	35,900 00	
Actuarial reserves	943,243 29	
TOTAL LIABILITIES AND ACTUARIAL RESERVES		988,796 29
SURPLUS		$ 225,366 38

Analysis of General Expenses

Head Office expenses—salaries, $5,301.50; auditors' fees, $600.00; actuaries' fees and expenses, $450.00; travelling expenses, $727.95; rents, $1,080.00; grant to Relief Fund, $2,500.00; miscellaneous, $2,468.27	$ 13,127 72
All other expenses—advertising, $182.59; agency commissions, $220.00; express, telegrams and telephone, $116.32; legal fees, $6.49; printing and stationery, $712.55; postage and excise, $253.00; taxes (other than real estate), licenses and fees, $150.00; miscellaneous, $3,628.68	5,269 63
TOTAL	$ 18,397 35

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
		$
At end of 1941	2,277	1,471,701
New effected	222	131,992
Totals	2,499	1,603,693
Less ceased by:		
Death	71	45,143
Lapse	59	36,316
Total ceased	130	81,459
AT END OF 1942	2,369	1,522,234

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $1,522,234.

Actuary's Valuation Balance Sheet, October 31, 1942

Assets

Assets	$1,223,262 67
Present value of future premiums	160,479 30
TOTAL	$1,383,741 97

Liabilities

Liabilities	$ 15,491 65
Present value of sums assured	1,103,722 59
Reserve for depreciation of securities	45,000 00
Excess of total assets over total liabilities	219,527 73
TOTAL	$1,383,741 97

The basis of the above valuation was the British Offices Ultimate Table O M(5) with interest at 3%. The rate of expense charge was taken as 50%.

Total insurance valued was $1,522,234.

Ratio of solvency was 118.9%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Lieut.-Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lieut.-Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, L. H. Reid, James Black, R. Hardy-Small.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$1,985,790	Premiums—Ontario (net)	$ 87,965
Ontario insurance in force (gross)	3,205,329	Premiums—Canada (net)	118,324
Canadian insurance in force (gross)	4,194,938	Premiums—Total (net)	122,767
Total insurance in force (gross)	4,306,475	Benefits paid—Ontario (net)	66,661
		Benefits paid—Canada (net)	89,490
		Total benefits paid (net)	89,897

THE ORDER OF ITALO CANADIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Supreme Venerable, A. Volpe; Ex-Supreme Venerable, N. Vigilante; Supreme Treasurer, A. Fabi; Recorder Secretary, R. Rossi; Supreme Orator, T. Boschi; Trustees, A. Bartolotti, L. Palermo, G. Violino, A. Spada, D. DiGiulio, L. Gabriele.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$ 43,112	Premiums—Ontario (net)	$ 3,611
Ontario insurance in force (gross)	58,630	Premiums—Canada (net)	10,515
Canadian insurance in force (gross)	163,468	Premiums—Total (net)	10,515
Total insurance in force (gross)	163,468	Benefits paid—Ontario (net)	842
		Benefits paid—Canada (net)	3,648
		Total benefits paid (net)	3,648

ONTARIO SECONDARY SCHOOL TEACHERS' FRATERNAL SOCIETY

HEAD OFFICE, 30 BLOOR ST. W., TORONTO, ONT.

Incorporated.—September 12, 1939.

Officers.—Chairman, H. T. Donaldson; Vice-Chairman, W. S. Hall; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—E. Hampson and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, Toronto; H. T. Donaldson, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville; R. W. E. McFadden, Brantford.

---

*See note on page 1.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$ 21,937 48
Cash on hand and in banks	9,693 92
TOTAL LEDGER ASSETS AT BOOK VALUE	$ 31,631 40

Non-Ledger Assets

Total interest accrued	149 58
TOTAL ADMITTED ASSETS	$ 31,780 98

Liabilities

MORTUARY FUND:	
Actuarial reserve	$ 36,690 00

Synopsis of Operations by Funds, 1942

	MORTUARY FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	24,884 83	2,626 91	27,511 74
Increase in ledger assets:			
Receipts—			
Premiums, dues and assessments	7,884 72	....	7,884 72
Interest	603 16	57 53	660 69
Transfers to	....	789 37	789 37
Total increase in ledger assets	8,487 88	846 90	9,334 78
Grand total	33,372 71	3,473 81	36,846 52
Decrease in ledger assets:			
Disbursements—			
Claims	4,000 00	....	4,000 00
General expenses (*see details below*)	....	425 75	425 75
Transfers from	789 37	....	789 37
Total decrease in ledger assets	4,789 37	425 75	5,215 12
TOTAL LEDGER ASSETS AT END OF YEAR	28,583 34	3,048 06	31,631 40
Non-ledger assets	149 58	....	149 58
TOTAL ADMITTED ASSETS	28,732 92	3,048 06	31,780 98
Actuarial reserves	36,690 00	....	36,690 00
Deficit OR SURPLUS (S)	*7,957 08*	(S)3,048 06	*4,909 02*

Analysis of General Expenses

Salaries, $200.00; legal fees, $1.00; medical fees, $13.00; printing and stationery, $23.64; postage and excise, $17.11; taxes (other than real estate), licenses, fees, $30.00; miscellaneous, $141.00	$ 425 7

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	NO.	AMOUNT
		$
At end of 1941	987	987,000
New effected	26	26,000
Old revived	6	6,000
Totals	1,019	1,019,000
Less ceased by:		
Death	3	3,000
Expiry	66	66,000
Total ceased	69	69,000
AT END OF 1942	950	950,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Term, $950,000.

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities

Value of future claims	$211,730 00

Assets

Value of 93% of future premiums from 950 members	$175,040 00
Book value of bonds	20,940 00
Cash	7,640 00
Accrued interest	150 00
Deficit	7,960 00
TOTAL	$211,730 00

The basis of the above valuation was the AM(5) Table of Mortality with 3% interest, and it was assumed that 93% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in the Mortuary Fund in 1942 was 2.24%.

The ratio of actual to expected claims in 1942 was 34.9%.

The above valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, A. Mason; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan, G. C. Medcalf, N. A. Bordeleau, H. Chatterton, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$721,430 04
Cash on hand and in banks	7,465 40
TOTAL LEDGER ASSETS AT BOOK VALUE	$728,895 44
Deduct excess of total book value of ledger assets over total authorized value	8,352 81
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$720,542 63
Non-Ledger Assets	
Total interest due and accrued	16,121 16
TOTAL ADMITTED ASSETS	$736,663 79

Liabilities†

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$693,770 88
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,286 38	
Donation	25 00	
City of Ottawa grant	8,441 93	
Interest	28,942 40	
Premium on exchange	755 24	
Profit on sale or maturity of ledger assets	39 81	
Total increase in ledger assets		61,490 76
Grand total		$755,261 64
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 21,403 52	
Retiring allowance	3,971 56	
General expenses (*see details below*)	991 12	
Total decrease in ledger assets		26,366 20
TOTAL LEDGER ASSETS AT END OF YEAR		$728,895 44

Analysis of General Expenses

Salaries, $600.00; travelling expenses, $93.30; printing and stationery, $11.61; postage and excise, $20.08; licenses and fees, $100.00; miscellaneous, $166.13	$ 991 12

---

†For last actuarial valuation as of December 31, 1941, see page 125 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1941	184	22	21,409 45
New members	6	..	....
New pensioners by retirement	...	3	3,009 32
Totals	190	25	24,418 77
Less ceased by:			
Death	...	4	3,322 92
Withdrawal	3	..	....
Retirement	3	..	....
Total ceased	6	4	3,322 92
AT END OF 1942	184	21	21,095 85

Actuary's Valuation Balance Sheet, December 31, 1941

Assets

Invested assets	$ 708,887 00
Present value of future contributions from members	267,240 00
Present value of future grants from city	19,810 00
Deficiency	194,637 00
TOTAL	$1,190,574 00

Liabilities

Pensions in course of payment to retired members:		
Disability pensions	$ 43,029 00	
Service pensions	159,030 00	
		$ 202,059 00
Prospective pensions to active members on retirement:		
Disability pensions	$149,190 00	
Service pensions	772,687 00	
		921,877 00
Returns of contributions on withdrawal		5,045 00
Benefits payable on deaths		40,856 00
Single-sum benefits payable on disability		5,359 00
Estimated present value of future expenses		15,378 00
TOTAL		$1,190,574 00

The basis of the above valuation was rates deduced from the experience of a large pension fund on this continent and of another firemen's pension fund in this Province with some modifications, together with an interest rate of 4%. It is nevertheless specifically recommended that the sum of $10,000 to $13,000 a year be appropriated each year for a nine-year period to an "interest reduction reserve," to allow the interest assumption to be reduced to 3½% at later actuarial valuations.

The rate of interest earned in 1941 on the book values of the invested assets of the Fund was 4.25%.

The above valuation was compiled by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

THE OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Herman Boehmer; Secretary, John Barlow; Treasurer, Joseph Downey.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, Judge E. J. Daly, Ottawa.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 7,000 00
Book value of bonds, debentures and debenture stocks	642,618 52
Cash on hand and in banks	9,372 22
Province of Alberta coupons at cash value	6,075 00
TOTAL LEDGER ASSETS AT BOOK VALUE	$665,065 74
Deduct excess of total book value of ledger assets over total authorized value	9,747 86
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$655,317 88
Non-Ledger Assets	
Total interest due and accrued	9,037 73
TOTAL ADMITTED ASSETS	$664,355 61
Deficit	13,253 39
	$677,609 00

Liabilities†

Actuarial reserves	$677,609 00

Synopsis of Operations, 1942

		Pension Fund
Total ledger assets at beginning of year		$625,002 10
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 31,870 37	
Interest	26,978 12	
Donations	300 27	
Profit on sale or maturity of ledger assets	10 00	
Gross increase by adjustment of ledger assets	5,568 75	
Total increase in ledger assets		64,727 51
Grand total		$689,729 61
Decrease in ledger assets (disbursements):		
Pensions	$ 15,667 50	
General expenses (*see details below*)	608 54	
Death benefits	8,387 83	
Total decrease in ledger assets		24,663 87
TOTAL LEDGER ASSETS AT END OF YEAR		$665,065 74

Analysis of General Expenses

Salaries, $200.00; legal fees, $150.00; printing and stationery, $51.84; licenses and fees, $105.00; miscellaneous, $101.70	$ 608 54

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment
			$ c.
At end of 1941	162	11	15,055 00
New members	3	..	....
New pensioner by retirement	...	1	1,500 00
Totals	165	12	16,555 00
Less ceased by:			
Death	2	1	1,650 00
Withdrawal	2	..	....
Total ceased	4	1	1,650 00
AT END OF 1942	161	11	14,905 00

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities

Pensions in course of payment to retired members		$ 100,721 00
Prospective pensions to active members on service retirement		806,127 00
Prospective benefits to active members on disability retirement:		
Single-sum benefits	$ 18,847 00	
Disability pensions	60,987 00	
		79,834 00
Benefits payable to active members on withdrawal		359 00
Returns of contributions on deaths of active members		49,194 00
Estimated present value of future expenses, less miscellaneous receipts		6,765 00
TOTAL		$1,043,000 00

Assets

Invested assets at book value	$ 674,104 00
Present value of future contributions of active members	365,391 00
Deficiency	3,505 00
TOTAL	$1,043,000 00

Basis of the above valuation was rates deduced from the experience of a large police benefit fund, together with a standard mortality table on annuitants' lives for mortality on pensioners. The interest rate assumed was 4%, with the recommendation that the sum of $12,676 per annum for ten years be appropriated to an "interest reduction reserve" to allow the interest assumption to be reduced to 3½% in the future.

The rate of interest earned in 1942 on the book value of the invested assets of the Fund was slightly in excess of 4%.

The valuation was computed by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

---

†For last actuarial valuation as of December 31, 1942, see page 126 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.

Officers.—Chairman, Controller E. A. Bourque; Secretary, Miss Elsie Davies; Treasurer, G. P. Gordon.

Auditors.—A. Murray Milne, C.A., and A. A. Crawley, F.C.A.

Actuary.—Prof. M. A. Mackenzie, M.A., F.A.S.

Members of Governing Executive.—W. E. MacDonald, Mayor J. E. S. Lewis, E. A. Bourque, A. Belanger, G. P. Gordon, Ottawa.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$813,841 82
Cash on hand and in banks	2,425 08
TOTAL LEDGER ASSETS AT BOOK VALUE	$816,266 90
Deduct excess of total book value of ledger assets over total authorized value	5,875 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$810,391 90

Non-Ledger Assets

Total interest due and accrued	13,560 52
TOTAL ADMITTED ASSETS	$823,952 42

Liabilities[†]

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$726,888 22
Increase in ledger assets (receipts):		
Assessments	$ 32,247 06	
City of Ottawa contribution	60,000 00	
Interest	29,302 13	
Premium on exchange	718 77	
Total increase in ledger assets		122,267 96
Grand total		$849,156 18
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 28,148 88	
Withdrawal refunds	4,601 63	
General expenses	138 77	
Total decrease in ledger assets		32,889 28
TOTAL LEDGER ASSETS AT END OF YEAR		$816,266 90

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1941	274	75	28,227 29
New members	11	..	....
New pensioners:			
By retirement	...	1	953 33
By pension to widows	...	3	1,025 19
Totals	285	79	30,205 81
Less ceased by:			
Death	3	2	593 88
Decrease *re* widows' pensions	...	..	910 42
Withdrawal	15	..	....
Retirement	1	..	....
Total ceased	19	2	1,504 30
AT END OF 1942	266	77	28,701 51

[†] For detail of actuary's valuation balance sheet at December 31, 1940, see page 160 of 1941 Report (business of 1940). See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.
Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets	$29,713,153
Ontario insurance in force (gross)	928,852
Canadian insurance in force (gross)	2,637,715
Total insurance in force (gross)	71,084,509

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 23,627
Premiums—Canada (net)	69,358
Premiums—Total (net)	2,239,342
Benefits paid—Ontario (net)	20,298
Benefits paid—Canada (net)	60,218
Total benefits paid (net)	2,633,530

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.
Chief or General Agent in Ontario.—Joseph Petric, 248 Seaton St., Toronto.

Assets	$10,187,373
Ontario insurance in force (gross)	71,650
Canadian insurance in force (gross)	216,750
Total insurance in force (gross)	42,355,364

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 1,833
Premiums—Canada (net)	8,581
Premiums—Total (net)	1,266,153
Benefits paid—Ontario (net)	442
Benefits paid—Canada (net)	6,235
Total benefits paid (net)	808,748

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.

Auditors.—Sharp, Milne & Co., C.A's.

Actuary.—N. E. Sheppard, M.A., F.I.A.

Governing Executive.—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate—office premises, $35,649.49; held for sale, $3,361.37	$ 39,010 86
First lien mortgage loans on real estate	1,050 00
Amounts of liens secured by Society's certificates in force	17,768 03
Book value of bonds, debentures and debenture stocks	431,708 97
Cash on hand and in banks	27,884 22
TOTAL LEDGER ASSETS AT BOOK VALUE	$517,422 08
Deduct excess of total book value of ledger assets over total authorized value	4,140 23
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$513,281 85
Non-Ledger Assets	
Total interest and rents due and accrued	5,169 59
TOTAL ASSETS	$518,451 44
Deduct assets not admitted—chattel mortgage	250 00
TOTAL ADMITTED ASSETS	$518,201 44

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 5,940 00	
Provision for unreported claims	2,000 00	
		$ 7,940 00
FUNERAL FUND—Provision for unreported claims		1,200 00
SHAKESPEARE MEMORIAL FUND (in trust)		470 06
GENERAL EXPENSE FUND—Accounts payable		116 49
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 9,726 55
Contingency reserve		30,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 39,726 55
ACTUARIAL RESERVES AS AT DECEMBER 31, 1942—Mortuary Fund		$332,440 00

---

*See note on page 1.

Synopsis of Operations by Funds, 1942

	MORTUARY FUND	CENTRAL SICKNESS FUND	GUARANTEE FUND	SUPREME LODGE EXPENSE FUND	FUNERAL FUND	WIDOWS' AND ORPHANS' FUND	SHAKESPEARE MEMORIAL FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	388,657 48	853 77	9,824 69	18,038 94	28,005 97	1,872 61	454 09	63,699 80	511,407 35
Increase in ledger assets:									
Receipts—									
Premiums, dues and assessments	27,857 39	2,334 29	449 62	4,270 28	23,891 05			6,794 60	65,597 23
Interest, dividends and rents	16,370 19	16 97	339 75	550 71	1,286 15	51 10	12 47	1,347 51	19,974 85
Premiums on exchange	86 27							27 84	114 11
Lodge supplies sold								1,481 60	1,481 60
Advertising sold								121 50	121 50
Defunct Lodge Funds								109 60	109 60
Profit on sale or maturity of ledger assets				9 89	21 45				31 34
Total receipts	44,313 85	2,351 26	789 37	4,830 88	25,198 65	51 10	12 47	9,882 65	87,430 23
Transfers to					4,651 59			7,566 31	12,217 90
Total increase in ledger assets	44,313 85	2,351 26	789 37	4,830 88	29,850 24	51 10	12 47	17,448 96	99,648 13
Grand total	432,971 33	3,205 03	10,614 06	22,869 82	57,856 21	1,923 71	466 56	81,148 76	611,055 48
Decrease in ledger assets:									
Disbursements—									
Claims	25,497 00	1,592 62	21 05	8,735 85	23,665 00				59,511 52
Surrender values	3,268 31								3,268 31
General expenses (*see details below*)								18,635 67	18,635 67
Total disbursements	28,765 31	1,592 62	21 05	8,735 85	23,665 00			18,635 67	81,415 50
Transfers from	4,484 11	127 57	768 32	4,962 69	1,875 21				12,217 90
Total decrease in ledger assets	33,249 42	1,720 19	789 37	13,698 54	25,540 21			18,635 67	93,633 40
TOTAL LEDGER ASSETS AT END OF YEAR	399,721 91	1,484 84	9,824 69	9,171 28	32,316 00	1,923 71	466 56	62,513 09	517,422 08
Deduct excess of total book value of ledger assets over total authorized value	2,742 42		924 69	120 00	353 12				4,140 23
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	396,979 49	1,484 84	8,900 00	9,051 28	31,962 88	1,923 71	466 56	62,513 09	513,281 85
Non-ledger assets	4,095 96	6 15	37 50	62 08	198 50	17 75	3 50	748 15	5,169 59
TOTAL ASSETS	401,075 45	1,490 99	8,937 50	9,113 36	32,161 38	1,941 46	470 06	63,261 24	518,451 44
Deduct assets not admitted								250 00	250 00
TOTAL ADMITTED ASSETS	401,075 45	1,490 99	8,937 50	9,113 36	32,161 38	1,941 46	470 06	63,011 24	518,201 44
Liabilities for claims and expenses, due and accrued	7,940 00				1,200 00		470 06	116 49	9,726 55
Contingency reserve	30,000 00								30,000 00
Actuarial reserves	332,440 00	†			†				332,440 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	370,380 00				1,200 00		470 06	116 49	372,166 55
SURPLUS	30,695 45	1,490 99	8,937 50	9,113 36	30,961 38	1,941 46		62,894 75	146,034 89

†Actuarial reserve not computed.

Analysis of General Expenses

Head Office expenses—salaries, $10,389.75; directors' fees, $443.15; auditors' fees, $500.00; actuarial fees, $200.00; Supreme President's honorarium and expenses, $450.00; travelling expenses, $68.50; rents, $1,250.00	$ 13,301 40
Agency expenses—commissions, $1,252.39; travelling expenses, $190.15; miscellaneous, $138.41	1,580 95
Other expenses—sick benefit (members-at-large), $63.00; medical fees, $43.50; official publication, $696.00; Lodge supplies, $989.78; jewels for presentation, $106.02; express, telegraph and telephone, $564.15; taxes, licenses and fees, $378.46; secretaries' bonds, $125.00; junior members, $137.25; miscellaneous, $650.16	3,753 32
TOTAL	$ 18,635 67

Exhibit of Mortuary Certificates

	IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT
		$ c.		$ c.
At end of 1941	689	628,464 38	914	851,170 90
New effected	14	17,750 00	16	19,750 00
Transferred	4	3,190 00	...	....
Totals	707	649,404 38	930	870,920 90
Less ceased by:				
Death	20	18,335 50	26	24,397 00
Surrender	7	7,285 00	9	9,395 00
Lapse	5	3,857 50	5	3,857 50
Total ceased	32	29,478 00	40	37,649 50
AT END OF 1942	675	619,926 38	890	833,271 40

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $437,086.86; Limited Life, $396,184.54. Total, $833,271.40.

Exhibit of Sickness and Funeral Certificates

	NUMBER (ADULT AND JUNIOR)	
	IN ONTARIO	TOTAL
At end of 1941	8,385	13,515
New effected	356	540
Totals	8,741	14,055
Less ceased by:		
Death	182	267
Lapse	687	1,072
Total ceased	869	1,339
AT END OF 1942	7,872	12,716

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities

Net reserve on policies, including vested bonuses	$324,250 00
Outstanding claims and provision for unreported claims	7,940 00
Value of 4% of future premiums payable to secretaries	8,190 00
Reserve for contingencies	30,000 00
Surplus	30,700 00
TOTAL	$401,080 00

Assets

Bonds not in default at book value	$346,010 00
Bonds in default at authorized value	11,250 00
Accrued interest on bonds not in default	4,100 00
Loans on policies	17,770 00
Cash on hand	21,950 00
TOTAL	$401,080 00

The basis of the above valuation was the American Men Ultimate Table, AM(5), with interest at 3½%.

The rate of interest earned during 1942 on the mean ledger assets was 4.51%.

Ratio of assets to liabilities was 108.3%.

The ratio of actual claims incurred during 1942 to expected claims by the AM(5) Table of Mortality was 81.6%.

The valuation was compiled by N. E. Sheppard, M.A., F.I.A.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—Grand Chief, G. Anderson; Grand Secretary-Treasurer, Robert Lewis; Actuary, Prof. M. A. Mackenzie.

Executive Board.—W. A. Murray, Geo. Anderson, Robert Lewis, Miss M. Green, Judge John Tytler, J. S. Clouston, Robt. Collier, G. W. Robertson, D. Grundie, A. H. McDonald.

Assets	$1,952,076
Ontario insurance in force (gross)	2,895,091
Canadian insurance in force (gross)	5,036,281
Total insurance in force (gross)	5,036,281

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 61,816
Premiums—Canada (net)	116,956
Premiums—Total (net)	116,956
Benefits paid—Ontario (net)	72,566
Benefits paid—Canada (net)	97,774
Total benefits paid (net)	97,774

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, R. J. Beatty; Secretary, A. S. Kappele; Treasurer, G. McKellar; Andrew Parker, A. Templeton, W. G. Dixon, J. M. King, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$157,410 32
Cash on hand and in banks	9 30
TOTAL LEDGER ASSETS AT BOOK VALUE (AUTHORIZED VALUE)	$157,419 62

Non-Ledger Assets

Total interest accrued	2,032 98
TOTAL ADMITTED ASSETS	$159,452 60

Liabilities†

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$147,917 38
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 3,778 24	
City grant	3,600 00	
Interest	5,976 56	
Premium on exchange	22 00	
Total increase in ledger assets		13,376 80
Grand total		$161,294 18
Decrease in ledger assets (disbursements):		
Pensions	$ 2,368 84	
Refund on withdrawal	939 17	
General expenses (*see details below*)	566 55	
Total decrease in ledger assets		3,874 56
TOTAL LEDGER ASSETS AT END OF YEAR (AUTHORIZED VALUE)		$157,419 62

Analysis of General Expenses

Salaries, $100.00; actuaries' fees and expenses, $400.00; licenses and fees, $55.00; miscellaneous, $11.55	$ 566 55

---

*See note on page 1.

†For last actuarial valuation as of December 31, 1941, see 1942 Report (business of 1941), page 131. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	NO.	NO.	ANNUAL PAYMENT
			$ c.
At end of 1941	45	5	2,368 84
New members	3	..	....
Totals	48	5	2,368 84
Less ceased by withdrawal	1	..	......
AT END OF 1942	47	5	2,368 84

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—January, 1891.

Officers.—Chairman, W. J. Wadsworth; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Members of Governing Executive.—W. J. Wadsworth, G. A. Lascelles, C. M. Colquhoun, K.C., Geo. Sinclair, H. J. W. Johnson.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$4,125,172 87
TOTAL LEDGER ASSETS AT BOOK VALUE	$4,125,172 87
Deduct excess of total book value of ledger assets over total authorized value	10,547 77
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$4,114,625 10
Non-Ledger Assets	
Total interest due and accrued	54,876 62
TOTAL ADMITTED ASSETS	$4,169,501 72

Liabilities

Bank overdraft	$ 32,177 90
Death claims payable	3,500 00
Retiring allowance payable	115 74
	$ 35,793 64
Actuarial Reserves	5,021,200 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	$5,056,993 64
Less deficit	*887,491 92*
	$4,169,501 72

Synopsis of Operations, 1942		PENSION FUND
Total ledger assets at beginning of year		$3,926,123 23
Increase in ledger assets (receipts):		
Contributions	$ 95,997 24	
Grant from City of Toronto	27,300 00	
Interest	168,906 37	
Exchange, donations and fines	1,258 99	
Profit on maturity of ledger assets	59 67	
Total receipts	$293,522 27	
Increase in ledger liabilities—bank overdraft	32,177 90	
Total increase in ledger assets		325,700 17
Grand total		$4,251,823 40
Decrease in ledger assets (disbursements):		
Pensions	$101,536 14	101,536 14
Retiring allowances	10,193 30	10,193 30
Death claims	14,000 00	
General expenses (*see details below*)	921 09	
Total decrease in ledger assets		126,650 53
TOTAL LEDGER ASSETS AT END OF YEAR		$4,125,172 87

Analysis of General Expenses

Salaries, $500.00; printing and stationery, $108.76; postage and excise, $117.33; taxes, licenses and fees, $155.00; miscellaneous, $40.00	$ 921 09

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Payment $ c.
At end of 1941	658	82	93,937 78
New members	15	..	....
New pensioners:			
By retirement	...	14	17,065 32
By disability	...	8	8,593 44
Totals	673	104	119,596 54
Less ceased by:			
Death	4	7	8,084 97
Resigned	6	..	....
Pensioned	22	..	....
Dismissed	1	..	....
Total ceased	33	7	8,084 97
AT END OF 1942	640	97	111,511 57

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities

To 99 men drawing pensions	$1,164,100 00
To pension to survivors of 638 men on the active list, with a guarantee of at least $3,500.00 as pension payments	4,787,500 00
To payments on death while in service or on withdrawal from service by such of the 638 men as are expected to claim such payments	170,300 00
To claims awaiting adjustment	3,600 00
To expenses connected with present members	10,200 00
TOTAL	$6,135,700 00

Assets

By future contributions from 638 men on the active list (7% of salaries)	$ 985,500 00
By value of future grants promised by the City	125,400 00
By funds on hand	4,147,900 00
By deficit	876,900 00
TOTAL	$6,135,700 00

The rate of interest assumed in valuation was 3.75%.

The rate of interest earned on the funds in 1942 was 4.29%.

Above valuations were made by M. A. Mackenzie, M.A., F.A.S.

THE TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1882.

Officers.—Chairman, C. J. Lytle; Vice-Chairman, Robert H. Saunders; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Actuary.—Hugh H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

Members of Governing Executive.—Robt. H. Saunders, G. A. Lascelles, C. M. Colquhoun, K.C., C. R. Crawford, W. J. McAlister, F. C. Skinner, Chas. J. Lytle, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 34,200 00
Book value of bonds, debentures and debenture stocks	5,358,401 18
TOTAL LEDGER ASSETS AT BOOK VALUE	$5,392,601 18
Deduct excess of total book value of ledger assets over total authorized value	12,412 47
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$5,380,188 71

Non-Ledger Assets

Total interest due and accrued	81,301 95
TOTAL ADMITTED ASSETS	$5,461,490 66

Liabilities

Bank overdraft	$ 9,040 41
Actuarial reserves	5,880,689 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	$5,889,729 41
Less Deficit	*428,238 75*
	$5,461,490 66

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year		$5,119,678 35
Increase in ledger assets (receipts):		
Contributions	$143,233 64	
Grants from City of Toronto	153,941 00	
Interest	227,803 77	
Exchange	1,454 78	
Profit on maturity of ledger assets	2 93	
Total receipts	$526,436 12	
Increase in ledger liabilities—bank overdraft	9,040 41	
Total increase in ledger assets		535,476 53
Grand total		$5,655,154 88
Decrease in ledger assets (disbursements):		
Pensions	$232,793 76	
Retiring allowances	17,538 45	
Death claims	10,515 56	
General expenses (*see details below*)	1,705 93	
Total decrease in ledger assets		262,553 70
TOTAL LEDGER ASSETS AT END OF YEAR		$5,392,601 18

Analysis of General Expenses

Salaries, $500.00; actuaries' fees and expenses, $515.52; printing and stationery, $54.59; postage and excise, $160.82; taxes, licenses and fees, $155.00; miscellaneous, $320.00	$ 1,705 93

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1941	888	175	212,943 75
New members	9	..	....
New pensioners:			
By retirement	...	39	50,066 53
By disability	...	8	10,242 31
Totals	897	222	273,252 59
Less ceased by:			
Death	5	10	11,240 14
Resigned	5	..	....
Pensioned	47	..	....
Total ceased	57	10	11,240 14
AT END OF 1942	840	212	262,012 45

Actuary's Valuation Balance Sheet, December 31, 1942

Assets

Accumulated Benefit Fund net assets	$5,473,903 00
Present value of members' future contributions	1,432,971 00
Present value of future grants from city	2,593,454 00
Deficit	415,826 00
TOTAL	$9,916,154 00

Liabilities

Re pensions in course of payment:		
Service	$2,605,999 00	
Disability	110,861 00	
		$2,716,860 00
Re benefits payable to active members on service retirement:		
Single sum	47,448 00	
Service pension	6,872,493 00	
		6,919,941 00
Re benefits payable to active service members on disability retirement:		
Single sum	$ 38,248 00	
Disability pensions	94,998 00	
		133,246 00
Re benefits payable on deaths of active members		108,043 00
Re estimated present value of future expenses		29,024 00
Bank overdraft		9,040 00
TOTAL		$9,916,154 00

Basis of the above valuation was similar to that used for purposes of the previous valuation as of December 31, 1939, together with an interest rate of 3¾%. The rates of retirement on service pension were based on the experience of the Fund from 1936–42. If the experience of 1940–42 is used for these service retirements, the deficit of the Fund would be $826,492.

The valuation was compiled by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N.J.

Chief or General Agent in Ontario.—Paul Duda, 1506 Parent Ave., Windsor.

Assets	$ 6,805,830
Ontario insurance in force (gross)	575,538
Canadian insurance in force (gross)	674,474
Total insurance in force (gross)	27,924,399

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 23,353
Premiums—Canada (net)	27,564
Premiums—Total (net)	804,449
Benefits paid—Ontario (net)	650
Benefits paid—Canada (net)	1,150
Total benefits paid (net)	249,332

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets	$2,605,061
Ontario insurance in force (gross)	115,115
Canadian insurance in force (gross)	198,965
Total insurance in force (gross)	9,673,486

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 4,699
Premiums—Canada (net)	8,733
Premiums—Total (net)	288,687
Benefits paid—Ontario (net)	191
Benefits paid—Canada (net)	286
Total benefits paid (net)	106,617

---

*See note on page 1.

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—June, 1864.

Officers.—President, Dr. R. H. Parent; Vice-President, Dr. Geo. A. Racine; Secretary-Treasurer, Hector Ménard.

Auditor.—Lucien Massé, C.P.A.

Actuary.—J. B. Mabon.

Members of Governing Executive.—Dr. R. H. Parent, Dr. J. M. Laframboise, Ottawa; Dr. Geo. A. Racine, J. L. A. Godbout, Jos. Trepanier, Quebec; Louis Gignac, Penetanguishene; J. E. Guillet, Trois Rivieres; P. A. Delorme, St. Hyacinthe; Ovila Duquette, Hull; Guy Guibault, Joliette.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate—office premises, $148,172.01; held for sale, $600	$ 148,772 01
Mortgage loans on real estate—first lien	24,243 94
Amounts secured by Society's certificates in force—loans and advances under automatic non-forfeiture provisions	105,455 64
Book value of bonds, debentures and debenture stocks	5,214,535 08
Cash on hand and in banks	84,385 79
New Brunswick Government deposit	5,000 00
Sundry accounts	1,320 19
TOTAL LEDGER ASSETS AT BOOK VALUE	$5,583,712 65
Deduct excess of total book value of ledger assets over total authorized value	907,084 85
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$4,676,627 80

Non-Ledger Assets

Total interest, dividends and rents due and accrued	$ 36,836 26
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	23,075 68
Non-interest bearing advances to members of "La Caisse Sociale"	81,329 49
TOTAL NON-LEDGER ASSETS	$ 141,241 43
TOTAL ADMITTED ASSETS	$4,817,869 23

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 32,959 00	
Provision for unreported claims	2,000 00	
Premiums, dues and assessments received in advance	4,608 83	
Present value of claims payable by instalments	7,627 09	
		$ 47,194 92
SICKNESS AND ACCIDENT FUND:		
Claims due and unpaid	$ 2,071 11	
Premiums, dues and assessments received in advance	826 95	
		2,898 06
JUVENILE FUND:		
Claims due and unpaid	$ 605 00	
Provision for unreported claims	100 00	
Premiums, dues and assessments received in advance	923 48	
		1,628 48
GENERAL RESERVE FUND:		
Premiums, dues and assessments received in advance		95 20
CENTIN COLLEGIAL FUND:		
Amount due		57 11
GENERAL EXPENSE FUND:		
Premiums, dues and assessments received in advance		3,957 43
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 55,831 20

ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:	
Mortuary Fund	$4,117,877 00
Sickness and Accident Fund	255,931 00
Juvenile Fund	75,368 00
TOTAL ACTUARIAL RESERVES	$4,449,176 00

Synopsis of Operations by Funds, 1942

	Mortuary Fund	Sickness and Accident Fund	Juvenile Fund	General Reserve Fund	Centin Collegial Fund	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
*Total ledger assets at beginning of year	4,958,845 65	428,601 07	75,110 37	41,464 85	47 43	30,429 69	5,534,499 06
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	270,764 90	42,873 03	21,206 15	3,399 03	477 12	137,616 17	476,336 40
Statutory contributions by the General Reserve Fund						2,403 22	2,403 22
Interest and rents	166,673 99	17,202 60	2,876 93	1,698 16	7 89	930 15	189,389 72
Sundry fees, etc.						1,273 49	1,273 49
Loss and gain account						853 89	853 89
Profit on sale or maturity of ledger assets	26,427 05						26,427 05
Total receipts	463,865 94	60,075 63	24,083 08	5,097 19	485 01	143,076 92	696,683 77
Transfers to	1,384 00						1,384 00
Total increase in ledger assets	465,249 94	60,075 63	24,083 08	5,097 19	485 01	143,076 92	698,067 77
Grand total	5,424,095 59	488,676 70	99,193 45	46,562 04	532 44	173,506 61	6,232,566 83
Decrease in ledger assets:							
Disbursements—							
Claims	186,144 40	35,656 78	3,818 75		475 33		226,095 26
Old age benefits	26,541 15						26,541 15
Disability claims	2,185 00						2,185 00
Surrender values	37,757 07	100 00	911 20				38,768 27
Advances to members "Caisse Sociale"	594 37						594 37
Statutory contributions to General Fund				2,403 22			2,403 22
Investigation of claims	126 81	143 20	10 00				280 01
General expenses (*see details below*)						136,284 44	136,284 44
Loss on sale or maturity of ledger assets	208,253 46						208,253 46
Gross decrease by adjustment of ledger assets		6,065 00					6,065 00
Total disbursements	461,602 26	41,964 98	4,739 95	2,403 22	475 33	136,284 44	647,470 18
Transfers from			1,384 00				1,384 00
Total decrease in ledger assets	461,602 26	41,964 98	6,123 95	2,403 22	475 33	136,284 44	648,854 18
TOTAL LEDGER ASSETS AT END OF YEAR	4,962,493 33	446,711 72	93,069 50	44,158 82	57 11	37,222 17	5,583,712 65
Deduct excess of total book value of ledger assets over total authorized value	907,084 85						907,084 85
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	4,055,408 48	446,711 72	93,069 50	44,158 82	57 11	37,222 17	4,676,627 80
Non-ledger assets	131,099 40	1,290 39	1,387 72	200 80		7,263 12	141,241 43
TOTAL ADMITTED ASSETS	4,186,507 88	448,002 11	94,457 22	44,359 62	57 11	44,485 29	4,817,869 23
Liabilities for claims and expenses, due and accrued	42,586 09	2,071 11	705 00				45,362 20
Premiums paid in advance	4,608 83	826 95	923 48	95 20		3,957 43	10,411 89
Reserves and special funds					57 11		57 11
Actuarial reserves	4,117,877 00	255,931 00	75,368 00				4,449,176 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	4,165,071 92	258,829 06	76,996 48	95 20	57 11	3,957 43	4,505,007 20
SURPLUS	21,435 96	189,173 05	17,460 74	44,264 42		40,527 86	312,862 03

Analysis of General Expenses

Head Office expenses—salaries, $28,762.20; directors' fees and salaries, $10,375.00; auditors' fees, $2,000.00; actuaries' fees and expenses, $450.00; travelling expenses, $1,741.84; miscellaneous, $823.47	$ 44,152 51
Agency and organization expenses—commissions, $38,228.72; salaries, $3,500.00; travelling expenses, $8,664.24; advertising, $758.89	51,151 85
All other expenses—books and periodicals, $101.48; paid to local Lodges for collection of dues, $28,103.67; legal fees, $53.00; medical fees, $4,418.60; official publications, $600.00; fidelity bonds, $472.14; printing and stationery, $3,281.78; postage, telephone and excise, $1,911.28; travelling expenses, $830.68; taxes (other than real estate), licenses and fees, $666.85; miscellaneous, $540.60	40,980 08
TOTAL	$136,284 44

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT
		$ c.		$ c.		$ c.		$ c.
At end of 1941	4,644	4,267,177 00	20,500	17,404,226 50	2,087	985,582 50	8,727	3,559,994 00
New effected	644	782,300 00	2,672	2,964,800 00	789	385,635 00	2,544	1,153,160 00
Old revived	19	15,135 00	112	107,986 00	16	6,700 00	136	62,790 00
Old increased	......	913 00	......	......	......	......	......	......
Transferred	55	61,718 00	61	16,790 00	4	1,640 00	......	......
Totals	5,362	5,127,243 00	23,345	20,493,802 50	2,896	1,379,557 50	11,407	4,775,944 00
Less ceased by:								
Death	80	63,219 00	254	201,180 00	6	2,540 00	50	18,945 00
Maturity	6	6,250 00	10	10,150 00	......	......	......	......
Disability	......	......	2	1,500 00	......	......	......	......
Surrender	31	24,422 00	179	152,458 00	25	11,950 00	67	33,655 00
Lapse	357	331,150 00	1,287	1,166,719 00	571	257,615 00	1,453	631,405 00
Decrease	......	......	......	21,877 00	......	709 00	......	11,317 00
Transfer	27	25,000 00	......	......	20	11,195 00	61	23,749 00
Total ceased	501	450,041 00	1,732	1,553,884 00	622	284,009 00	1,631	719,071 00
AT END OF 1942	4,861	4,677,202 00	21,613	18,939,918 50	2,274	1,095,548 50	9,776	4,056,873 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $7,161,994.00; Limited Life, $2,431,500.00; Endowment, $8,993,174.50; other plans, $353,250.00; Total, $18,939,918.50.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1941	1,401	8,704
New effected	69	815
Old revived	2	26
Transferred	18	......
Totals	1,490	9,545
Less ceased by:		
Death	31	102
Lapse	94	746
Transfer	11	......
Total ceased	136	848
AT END OF 1942	1,354	8,697

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Assets

Funds applicable to benefits	$4,100,569 56
Present value of contributions	4,136,401 00
Sickness benefits paid as a lien on certificates in force	81,329 49
TOTAL	$8,318,300 05

Liabilities

Present value of benefits	$8,241,961 00
Claims payable by instalments	7,627 09
Commuted value of disability claims	12,317 00
Other liabilities	34,959 00
Surplus	21,435 96
TOTAL	$8,318,300 05

Ratio of actual to expected claims during 1942 was 73.6%.

The basis of the valuation was the National Fraternal Council Table with interest at 4%.

The rate of interest in 1942 on the total assets of the Society was 4.28%.

Total insurance valued was $18,939,918.50.

SICKNESS FUND

Assets

Funds applicable to benefits	$ 447,175 16
Present value of contributions	671,178 00
Negative values included (40%)	16,912 00
TOTAL	$1,135,265 16

Liabilities

Present value of benefits	$ 944,021 00
Other liabilities	2,071 11
Surplus	189,173 05
TOTAL	$1,135,265 16

The above valuation is on the basis of the N.F.C. Table of Mortality with interest at 4% and rates of sickness established in 1934. Benefits of $10 are valued on a basis of 250% of the rate of sickness among $5 members. Forty per cent of negative values has been included as an asset.

JUVENILE FUND

Assets

Funds applicable to benefits	$ 93,533 74

Liabilities

Reserve	$ 75,368 00
Other liabilities	705 00
Surplus	17,460 74
TOTAL	$ 93,533 74

All the above valuations were compiled by J. B. Mabon, F.I.A., F.A.S.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets	$2,466,230
Ontario certificates in force (No.)	1,304
Canadian certificates in force (No.)	3,714

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 20,384
Premiums— Canada (net)	60,143
Premiums—Total (net)	1,253,780
Benefits paid—Ontario (net)	12,622
Benefits paid—Canada (net)	29,805
Total benefits paid (net)	723,926

---

*See note on page 1.

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.
Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$46,221,516
Ontario insurance in force (gross)	369,748
Canadian insurance in force (gross)	2,187,416
Total insurance in force (gross)	120,823,461

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 10,065
Premiums—Canada (net)	51,382
Premiums—Total (net)	2,650,669
Benefits paid—Ontario (net)	4,435
Benefits paid—Canada (net)	35,874
Total benefits paid (net)	2,319,741

THE WORKMEN'S CIRCLE*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—Michael Rubinstein, Montreal.

Assets	$ 8,372,772
Ontario insurance in force (gross)	95,600
Canadian insurance in force (gross)	198,600
Total insurance in force (gross)	16,366,950

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,695
Premiums—Canada (net)	13,733
Premiums—Total (net)	926,939
Benefits paid—Ontario (net)	3,076
Benefits paid—Canada (net)	6,052
Total benefits paid (net)	576,254

---

*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

(E)

THE GRAND LODGE OF ONTARIO, INDEPENDENT ORDER OF ODD FELLOWS

HEAD OFFICE, 229 COLLEGE ST., TORONTO

Organized.—July 27, 1855. *Incorporated in Ontario.*—November 19, 1874.

Executive Officers of the Society (as at September 30, 1942).—Grand Master, C. J. Stilson, London; Deputy Grand Master, Byron E. Dundas, London; Grand Warden, J. A. E. Cowley, Ottawa; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M. Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1942

To which are appended statements of the Auxiliary Bodies lettered below as (A), (B), (C) and (D).

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at September 30, 1942, was 31,390.

The number of deaths in the Society in 1942 was 808.

The amount of funeral benefits paid in 1942 in respect to deceased members was $26,711.42.

Total amount of funeral benefits paid in respect of deceased wives, $2,818.34.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1942 was 1,699.

The amount of benefits paid in 1942 in respect of sick members was $46,605.60.

The number of weeks' sickness experienced in 1942 was 14,798. Amount paid for medical attendance and nursing during 1942, $8,603.39.

III. Assets

		GRAND BODY	SUBORDINATE BODIES
Amount of real estate		$280,944 44	$1,438,075 15
Cash value of mortgages		64,299 90	....
Amount of securities		231,759 68	1,196,777 38
Cash in hands of Grand Secretary and in banks		100 04	167,694 89
Amount of cash in Dominion Bank		17,718 80	....
Amount of cash in Bank of Toronto		6,364 70	....
Cash in Canada Permanent Mortgage Company		12,952 20	....
All other assets		36,103 49	....
Assets not admitted:			
Grand Lodge	$ 46,770 04		
Subordinate Lodges	616,990 54		
TOTAL ASSETS		$650,243 25	$2,802,547 42

IV. Liabilities

	GRAND BODY	SUBORDINATE BODIES
Sick benefits, funeral benefits, all other liabilities	$ 2,818 91	$ 47,541 25

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1942, and those of the Grand Lodge in December, 1942.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1941 (not extended), $31,186.52.

		GRAND LODGE	SUBORDINATE BODIES
Cash received during 1942 from:			
Initiation fees, etc.		$	$ 15,119 30
Dues		....	162,459 94
Per capita tax and levies		50,431 24	....
Fines		222 00	....
Supplies sold		6,739 25	....
Interest, dividends and rent		11,799 55	189,955 57
Premiums for guarantee		105 30	....
All other sources		20,664 85	71,063 66
Cash received from sold or matured investments (not extended):			
Grand Lodge	$ 4,499 50		
Subordinate Lodges	82,424 49		
TOTAL RECEIPTS		$ 89,962 19	$438,598 47

VII. Cash Expenditure

(a) Expenses of Management	GRAND LODGE	SUBORDINATE BODIES
Cash paid during 1942 for:		
Commission and organization expenses	$	$ ....
Per capita tax	150 00	....
Expenses of annual meeting	8,585 96	....
Registration fee	10 00	....
Rent, etc.	1,500 00	....
Supplies bought	4,763 29	....
Travelling expenses and appropriations to officers	2,418 28	....
Salaries, officers' and auditors' fees	6,676 26	....
Printing, stationery and advertising	679 43	....
Postage and express	630 16	....
Premiums	....	....
Investigation of claims	....	....
Other management expense (detailed in memo)	9,222 53	181,862 76
TOTALS	$ 34,635 91	$181,862 76

(b) Miscellaneous Expenditure		
Benefits to widows and orphans	....	25,055 38
Funeral benefits	....	29,529 76
Sick benefits	....	46,605 60
Medical attendance and nursing	....	8,603 39
Gratuities—special relief	....	7,279 60
All other	37,626 56	127,387 20
For investments—Subordinate Lodges, $80,857.00. Grand Lodge, $16,250.00.		
GRAND TOTALS	$ 72,262 47	$426,323 69

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	MALES	FEMALES	TOTALS
Number of members, December 31, 1941	2,128	15,727	17,855
Admitted during 1942	61	922	983
TOTALS	2,189	16,649	18,838
Deduct (withdrawn or cancelled)	208	817	1,025
MEMBERSHIP, SEPTEMBER 30, 1942	1,981	15,832	17,813

Receipts

Dues	$ 34,181 74
Admissions	3,927 95
Rents, etc.	554 22
Miscellaneous	38,780 26
TOTAL	$ 77,444 17

Expenditure for Relief Only

Relief of members	$ 589 67
Relief of widowed families	529 72
I.O.O.F. Home	350 20
Home tax	1,589 75
Special relief	1,834 46
Contributed for field kitchens	3,227 51
Contributed for other war work	5,484 26
TOTAL	$ 13,605 57

Miscellaneous

Expenses, lodges	$ 54,146 69
Invested funds of lodges	61,460 88
Cash in lodge funds	32,441 84
Expenses of Assembly	15,671 14
Cash in Assembly funds	4,665 72
Invested funds of Assembly	6,000 00
Expended for Home tax	....
Number of lodges	....

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1942

Number of members as from last report	4,021
Initiated during the year ending September 30, 1942	87
Admitted by card during the year ending September 30, 1942	12
Reinstated during the year ending September 30, 1942	7
TOTAL	4,127

Deductions:		
Withdrawn by card	19	
Suspended by non-payment of dues	116	
Suspended from Subordinate Lodges	35	
Deceased	60	
Expelled	2	
		132
NET MEMBERSHIP, SEPTEMBER 30 1942		3.995
Number of patriarchs relieved in 1942		116
Number of weeks for which benefits were paid		996

Amount paid for burying the dead in 1942	$ 365 00
Amount paid for relief of patriarchs (sick benefits)	1.596 91
Amount paid for special relief in 1942	264 43
Relief of widowed families	20 00
TOTAL AMOUNT OF RELIEF PAID	$ 2.246 34
Receipts from all sources	$ 15.046 74
Working expenses of Subordinate Encampments	11.750 22
Cash assets	$ 9.945 30
Invested in mortgages and securities	46.504 32
Invested in buildings and lands	2.708 81
Invested in furniture and regalia	13.627 87
All other assets	6.106 67
TOTAL FUNDS OF SUBORDINATE ENCAMPMENTS, SEPTEMBER 30, 1942	$ 78.892 97
Less liabilities	1.066 23
	$ 77.826 74

(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF LINCOLN AND WELLAND

Number of members who died in 1942	6
Number of members, September 30, 1942	535
Amount of cash received during the year 1942	$ 1.604 90
Amount of expenses in management in 1942	277 30
Amount paid funeral claims	750 00
Amount on hand, September 30, 1942	231 51

(D) DEPARTMENT OF ONTARIO, P.M., I.O.O.F.

Number of cantons	18		
Number of members, last report		447	
Mustered during year		23	
Admitted on honourable discharge papers		10	
Reinstated		2	
TOTAL			482
From which deduct:			
Withdrawn by honourable discharge papers		12	
Deceased		9	
Suspended during year		7	
Expelled		..	
TOTAL			28
TOTAL MEMBERSHIP, SEPTEMBER 30, 1942			454
NET INCREASE FOR THE YEAR			7

Assets

Cash balance on hand, last report	$ 54 49	
Receipts from grants and per capita taxes	440 05	
Receipts from badges, jewels, etc.	333 00	
Receipts from commissions and supplies	124 90	
TOTAL ASSETS		$ 952 44

Disbursements

Department sundries	$ 350 38	
Badges and jewels	276 61	
S.G.L. supplies	221 21	
TOTAL		848 20
CASH BALANCE, SEPTEMBER 30, 1942		$ 104 24

Short Name of Society	Assets						Liabilities		
	Real Estate	Mortgages on Real Estate	Bonds, Debentures, and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	....	....	....	2,575 78	....	2,575 78	....	....	....
A. & P. (Toronto) Employees' Mut. Ben. Society	....	....	....	33 56	....	33 56	25 60	1 44	27 04
Anglo-Polish Mut. Ben. Society of Oshawa	....	....	500 00	2,137 88	....	2,637 88	....	....	....
Aristocrat Mut. Ben. Society	....	....	....	405 49	....	405 49	....	....	....
Army & Navy Veterans' Society, Hamilton	....	....	5,000 00	782 05	....	5,782 05	....	....	....
Army & Navy Veterans' Society, Toronto	....	....	5,009 59	249 81	105 35	5,364 75	....	....	....
Beaver Sick and Funeral Ben. Society	....	....	....	201 11	....	201 11	....	....	....
Beizetchiner Bnai Yankov Mut. Ben. Society	807 50	....	640 00	557 49	....	2,004 99	....	....	....
Bled Mut. Ben. Society	....	....	....	10,841 88	....	10,841 88	1,243 17	....	1,243 17
Border Cities Italian Club Mut. Ben. Society	....	....	1,245 62	1,703 24	20 00	2,968 86	125 00	....	125 00
Brantford Coach and Body Mut. Ben. Society	....	....	2,500 00	1,714 99	....	4,214 99	193 50	....	193 50
Brantford Hungarian Mut. Ben. Society	5,010 90	....	7,900 00	601 38	....	13,512 28	3,000 00	....	3,000 00
Brantford Polish Mut. Ben. and Friendly Society	....	....	2,000 00	1,335 89	....	3,335 89	....	....	....
Brown Brothers Employees' Mut. Ben. Society	....	....	300 00	122 85	....	422 85	100 00	....	100 00
Brunner Mond Mut. Ben. Society	....	....	11,225 00	930 46	72 59	12,228 05	....	....	....
Canada Cycle & Motor Empl. Mut. Ben. Society	....	....	....	2,013 63	....	2,013 63	....	....	....
Canada Foils Workmen's Mut. Ben. Society	....	....	....	189 24	....	189 24	....	....	....
Canada Packers Mut. Ben. Asscn.	....	....	2,443 75	2,132 49	....	4,576 24	....	....	....
Canadian Acme Screw & Gear Empl. Mut. Ben. Society	....	....	....	4,389 40	....	4,389 40	....	....	....
Canadian Allis-Chalmers Empl. Mut. Ben. Society	....	....	....	985 04	....	985 04	....	....	....
Canadian General Electric., Ward St. Works Div., Empl. Mut. Ben. Society	....	....	....	1,412 61	....	1,412 61	....	....	....
Canadian Hebrew Benevolent Society	2,400 00	....	6,955 00	4,236 11	....	13,591 11	....	....	....
Canadian National Expressmen's Mut. Ben. Society	....	....	13,500 00	1,224 57	349 13	15,073 70	....	....	....
Canadian Order of Rechabites	7,176 00	17,163 12	22,020 00	1,722 40	....	48,081 52	....	....	....
Canadian Pacific Expressmen's Sick Ben. Society	....	....	4,970 90	6,125 05	20 10	11,116 05	....	....	....
Cheerio Mut. Ben. Society	....	....	1,100 00	361 06	....	1,461 06	....	....	....
Cockshutt Plow Co. Relief Asscn.	....	....	6,987 50	6,769 16	....	13,756 66	....	....	....
Conference Mut. Ben. Society	....	....	....	1,361 95	....	1,361 95	....	....	....
Consumers' Gas Co. Empl. Mut. Ben. Society	....	....	....	1,387 38	....	1,387 38	....	....	....
Czenstochower Aid Society	2,000 00	....	11,700 00	282 28	96 00	14,078 28	200 00	687 75	887 75
Daughters of England Benevolent Society	....	4,020 00	60,506 18	27,363 57	....	91,889 75	....	....	....
Dominion Forge and Stamping Empl. Mut. Ben. Asscn.	....	....	....	2,225 34	....	2,225 34	102 00	....	102 00
Driltzer Young Men's Mut. Ben. Society	225 00	....	540 00	923 12	....	1,688 12	....	....	....
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	....	....	2,500 00	1,134 14	....	3,634 14	....	....	....
Evening Telegram Empl. Mut. Ben. Society	....	....	....	1,250 99	....	1,250 99	....	....	....
Foresters, Ancient Order of, Subsid. High Court	11,285 70	107,330 13	330,903 31	1,055 83	5,474 34	456,049 31	1,322 31	1,398 76	2,721 07
Globe Printing Co. Empl. Ben. Society	....	....	1,000 00	329 07	5 00	1,334 07	....	....	....
Goodwill Mut. Ben. Society	....	....	1,593 75	67 96	....	1,661 71	....	....	....
Grand Order of Israel Ben. Society	4,500 00	....	3,300 00	3,113 38	....	10,913 38	25 00	25 00	50 00
Greening, B., Wire Empl. Mut. Ben. Society	....	....	....	744 00	....	744 00	....	....	....
Gutta Percha and Rubber Manfg. Empl. Sick Ben. Society	....	....	1,000 00	274 42	....	1,274 42	150 00	....	150 00
Hamilton St. Stanislaus Mut. Ben. Society	....	....	3,040 00	1,167 05	....	4,207 05	....	....	....
Hebrew Friendly Society	1,500 00	....	500 00	1,130 07	7 50	3,137 57	75 00	25 00	100 00
Hebrew Sick Ben. Society	600 00	1,500 00	1,500 00	1,548 33	....	5,148 33	....	61 84	61 84
Hibernians, Ancient Order of	....	....	15,000 00	7,685 49	....	22,685 49	400 00	....	400 00
Imperial Varnish and Color Co. Sick Ben.	....	....	....	257 08	....	257 08	....	....	....

Independent Mut. Ben. Federation		5,600 00	9,990 00	7,682 47		23,272 47	2,222 35		2,222 35
Italian Brotherly Mut. Ben. Society				3,181 21		3,181 21			
Italian Ladies' Mut. Ben. Society, Hamilton				848 19		848 19			
Italian Mut. Ben. Society, Port Arthur	9,419 54		400 00	303 41		10,122 95		1,100 00	1,100 00
Italian Mut. Ben. Society, Port Colborne			794 00	3,271 95	15 00	4,080 95			
Italo-Canadese Society				1,249 17		1,249 17			
Iwansker Mut. Ben. Society	2,060 26		1,400 00	97 72	17 24	3,575 22		444 00	444 00
Judean Ben. and Friendly Society	3,475 00	400 00	11,685 00	3,250 23		18,810 23	511 50		511 50
Kieltzer Sick Ben. Society	2,748 25		8,012 96	1,424 31		12,185 52		537 35	537 35
Knights of Malta, Chap. General of Canada			5,973 26	2,432 25		8,405 51	100 00		100 00
Knights of Pythias, Grand Lodge, Ont.	1,400 00	799 91	56,414 93	7,781 09		66,395 93		354 32	354 32
Labour League Mut. Ben. Society	1,141 00		7,774 37	2,850 36	74 55	11,840 28	323 00	182 31	505 31
Lagover Mut. Ben. Society	1,230 00		2,000 00	40 73		3,270 73			
Leaside Mut. Aid Society				274 85		274 85			
Linitzer Sick Ben. Society	5,000 00		9,500 00	23 35		14,523 33		824 61	824 61
Loyal Orange Young Briton, Lodge No. 33			300 00	382 61		682 61			
Loyal Order of Moose of Ont.	8,761 78	1,950 00	46,738 40	16,993 93	40 00	74,484 11		5,472 24	5,472 24
Loyal True Blue Asscn.				3,820 33		3,820 33	100 00		100 00
Massey-Harris, Verity Works. Sick and Funeral Mut. Ben. Asscn.			2,600 00	3,607 34		6,207 34			
Massey-Harris, Brantford, Empl. Mut. Ben. Asscn.			2,800 00	2,715 92		5,515 92	44 25		44 25
Massey-Harris Empl. Mut. Sick and Ben. Society, Toronto			3,000 00	1,594 20		4,594 20			
Mentor Mut. Ben. Society				321 22		321 22			
Mozirer Mut. Ben. Society	9,075 00		7,550 00	2,107 51	81 25	18,813 76	210 00	1 14	211 14
Mutual Ben. Society of Alumnae Asscn., Victoria Hosp. School of Nursing			1,638 10	1,798 59		3,436 69			
Mutual Masonic Compact of St. Catharines				307 60		307 60			
MacLean Publishing Co., Mech. Dv., Mut. Ben. Asscn.				9,564 45		9,564 45			
National Cash Register Empl. Mut. Ben. Society			2,500 00	150 16		2,650 16			
National Slovak Mut. Ben. Society			2,948 00	24,890 14		27,838 14			
Order of Sons of Italy Mut. Ben. Society		6,500 00	4,000 00	6,811 33		17,311 33			
Ostrowetz Independent Mut. Ben. Society	1,400 00		4,000 00	2,361 72		7,761 72			
Ottawa Hebrew Ben. Society			2,100 00	485 33		2,585 33		31 50	31 50
Ozrower Mut. Ben. Society	1,679 90			615 20		2,295 10		50 18	50 18
Pilsudski Polish Mut. Ben. Society	4,000 00		100 00	110 60		4,210 60			
Polish Alliance Friendly Society of Canada	6,045 86		993 75	7,570 99		14,610 60	200 00	225 00	425 00
Polish National Union Mut. Ben. Society of Canada	14,358 62		300 00	3,325 28	1 98	17,985 88	160 00	2,890 00	3,050 00
Postal Benefit Asscn. of Toronto			680 00	1,271 93		1,951 93			
Pride of Israel Mut. Ben. Society			37,000 00	6,607 30		43,607 30	225 00	75	300 00
Prov. Grand Lodge, Manchester Unity, Independent Order of Odd Fellows	8,641 36	100,356 35	71,727 91	14,157 41		194,883 03			
Radomer Mut. Ben. Society	9,348 20		2,000 00	928 36		12,276 56			
Rani Ghar Grotto Mut. Ben. Society				3,541 24		3,541 24			
Rogers, Wm., Manfg. Co. Welfare Society				2,082 50		2,082 50			
St. Boniface Sick Ben. Society			3,800 00	295 33		4,095 33			
St. David's Mut. Ben. Society			800 00	557 93		1,357 93			
St. Joseph's Aid Society		153 00	2,200 00	171 01		2,524 01			
Sawyer-Massey Empl. Mut. Ben. Asscn.			1,000 00	475 37		1,475 37			
Slingsby Manfg. Co. Empl. Mut. Ben. Society			1,487 50	1,542 13		3,029 63			
Societa Figli D.M.S. St. Antonio, Ottawa		7,800 00		2,582 05		10,382 05			
Societa Italiana D.M.S. Gugliemo Marconi	14,562 92		1,500 00	6,107 59		22,170 51			
Societa D.M.S. Recalmutese, Hamilton			993 81	1,823 75		2,817 56			
Societa D.M.S. Trinacria, Toronto				2,788 37		2,788 37			
Sons and Daughters, Canadian Lithuanian			3,067 50	9,177 88		12,245 38			
Sons and Daughters of Ireland Protestant Asscn.			23,548 51	3,823 59		27,372 10			
Sons of Abraham Mut. Ben. Society	2,155 00		1,000 00	427 62	13 50	3,596 12		146 68	146 68
Sons of David Mut. Ben. Society			2,000 00	1,494 18		3,494 18			
Sons of Jacob Benevolent Society	2,550 00		22,778 08	719 46	287 78	26,335 32	211 60	1,529 40	1,741 00
Star of Italy Mut. Aid and Benevolent Society	5,700 00			1,102 48		6,802 48		920 00	920 00
Star Mut. Ben. Society				1,650 66		1,650 66			
Toronto Civic Empl. Mut. Ben. Asscn.			9,500 00	1,184 02		10,684 02			
Toronto Hebrew Benevolent Society	5,000 00	1,111 39	8,473 00	2,471 08		17,055 47	442 90	412 47	855 37

SHORT NAME OF SOCIETY	ASSETS						LIABILITIES		
	REAL ESTATE	MORTGAGES ON REAL ESTATE	BONDS, DEBENTURES, AND OTHER SECURITIES	CASH ON HAND AND IN BANK	ALL OTHER	TOTAL	CLAIMS UNPAID	ALL OTHER	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Hydro-Electric System Empl. Ben. Society	....	....	....	240 31	....	240 31	....	....	....
Toronto Independent Benevolent Asscn.	2,739 05	....	5,987 50	1,046 24	7 50	9,780 29	....	9 95	9 95
Toronto Musical and Protective Asscn.	28,000 00	....	85,320 00	2,399 74	....	115,719 74	....	....	....
Transportation Club of Toronto	....	....	11,008 19	624 80	71 19	11,704 18	....	....	....
Ukrainian National Mut. Ben. Asscn., Fort William	4,000 00	....	4,580 21	2,470 60	....	11,050 81	....	....	....
Ulga Mut. Ben. Society	....	....	100 00	2,540 06	....	2,640 06	....	....	....
Union of Ukrainian Brotherhood	....	700 00	7,531 25	9,375 20	....	17,606 45	349 00	....	349 00
Vitesse Mut. Ben. Society	....	....	....	1,805 60	....	1,805 60	....	....	....
Warsaw Lodzer Mut. Ben. Asscn.	2,309 00	....	1,196 25	333 44	....	3,838 69	....	....	....
Watson Manfg. Co. Mut. Ben. Society	....	....	....	735 72	....	735 72	....	....	....
York Township Civic Mut. Ben. Society	....	....	100 00	429 19	....	529 19	....	....	....
Young Men's Hebrew Asscn.	4,667 76	1,375 00	11,000 00	1,087 63	30 00	18,160 39	....	325 04	325 04
Zion Benevolent Society	5,000 00	....	7,670 00	316 18	....	12,986 18	....	....	....
TOTALS	201,973 60	256,758 90	1,050,943 08	323,689 74	6,790 00	1,840,155 32	12,061 18	17,730 98	29,792 16

Short Name of Society	Experience					Income				
	Number Reported at Dec. 31, 1942	Number of Members Who Died During 1942 (*Members Wives)	Number of Members Sick During 1942	Number of Weeks' Sickness During 1942	Number of Weeks' Hospitalization During 1942	Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
						$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	314	... ...	80	207	....	1,860 30	5 38	122 00	1,987 68	....
A. & P. (Toronto) Employees' Mut. Ben. Society	89	... ...	33	95	....	584 00	....	92 05	676 05	....
Anglo-Polish Mut. Ben. Society of Oshawa	100	... 1	12	55	....	712 25	10 58	....	722 83	....
Aristocrat Mut. Ben. Society	75	... ...	78	62	....	616 35	1 64	1 63	619 62	....
Army & Navy Veterans' Society, Hamilton	182	... 2	....	....	....	606 93	148 11	3,867 55	4,622 59	1,000 00
Army & Navy Veterans' Society, Toronto	221	... 4	....	....	....	468 65	205 75	113 18	787 58	....
Beaver Sick and Funeral Ben. Society	148	2* 3	20	83	....	1,210 50	....	....	1,210 50	....
Beizetchiner Bnai Yankov Mut. Ben. Society	65	... 1	4	17	....	965 45	6 00	301 90	1,273 35	....
Bled Mut. Ben. Society	453	... 2	156	574	....	9,464 45	46 96	73 35	9,584 76	....
Border Cities Italian Club Mut. Ben. Society	198	... 1	23	79	....	1,413 50	46 50	22 22	1,482 22	....
Brantford Coach and Body Mut. Ben. Society	870	... 4	119	418	....	5,432 68	53 30	....	5,485 98	....
Brantford Hungarian Mut. Ben. Society	292	... 4	110	211	....	4,172 02	250 11	3,042 75	7,464 88	....
Brantford Polish Mut. Ben. and Friendly Society	262	... 1	38	141	....	1,272 79	48 56	....	1,321 35	....
Brown Brothers Employees' Mut. Ben. Society	55	... ...	17	45	....	263 25	9 14	100 00	372 39	....
Brunner Mond Mut. Ben. Society	355	... 2	73	225	....	4,503 00	372 50	....	4,875 50	....
Canada Cycle & Motor Empl. Mut. Ben. Society	703	... 1	152	434	37	5,658 80	1 69	....	5,660 49	....
Canada Foils Workmen's Mut. Ben. Society	155	... 1	67	158	....	1,035 50	....	150 00	1,185 50	....
Canada Packers Mut. Ben. Asscn.	2,459	... 10	....	1,688	....	18,957 71	75 47	446 47	19,479 65	....
Canadian Acme Screw & Gear Empl. Mut. Ben. Society	2,500	... 6	2,100	2,120	....	22,459 25	70 18	....	22,529 43	....
Canadian Allis-Chalmers Empl. Mut. Ben. Society	1,297	... 4	222	775	86	9,731 00	12 15	30 00	9,773 15	....
Canadian General Elec., Ward St. Wks. Div., Empl. Mut. Ben. Soc.	809	... 1	140	409	45	3,979 13	15 61	....	3,994 74	....
Canadian Hebrew Benevolent Society	178	1* 1	5	24	6	3,933 25	265 33	1,227 77	5,426 35	2,476 31
Canadian National Expressmen's Mut. Ben. Society	1,223	... 13	191	787	....	7,378 50	680 55	....	8,058 85	....
Canadian Order of Rechabites	527	... 5	42	402	....	2,596 29	1,725 87	1,316 04	5,638 20	5,894 33
Canadian Pacific Expressmen's Sick Ben. Society	1,692	... 13	349	1,243	....	12,960 50	156 51	....	13,117 01	....
Cheerio Mut. Ben. Society	255	... 1	14	91	21	2,944 50	5 38	....	2,949 88	....
Cockshutt Plow Co. Relief Asscn.	2,450	... 6	176	665	130	8,934 25	103 38	5,865 45	14,903 08	....
Conference Mut. Ben. Society	465	... 9	....	...	....	2,605 00	17 35	100 40	2,722 75	....
Consumers' Gas Co. Empl. Mut. Ben. Society	483	... 7	16	92	....	2,749 70	....	104 60	2,854 30	....
Czenstochower Aid Society	259	... 3	20	94	21	5,347 28	366 08	594 25	6,307 61	....
Daughters of England Benevolent Society	5,602	... 33	432	2,116	....	32,283 33	2,175 98	6,490 93	40,950 24	273 10
Dominion Forge and Stamping Empl. Mut. Ben. Asscn.	606	... 2	149	481	....	6,655 00	9 28	....	6,664 28	....
Driltzer Young Men's Mut. Ben. Society	77	... ...	1	1	....	818 10	5 36	638 45	1,461 91	....
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	781	... 8	406	502	11	7,329 62	88 01	....	7,417 63	....
Evening Telegram Empl. Mut. Ben. Society	207	... 2	....	130	....	1,394 00	13 49	....	1,407 49	....
Foresters, Ancient Order of, Subsid. High Court	5,048	30* 146	....	....	....	30,946 99	17,382 22	6,773 97	55,103 18	15,327 06
Globe Printing Co. Empl. Ben. Society	211	... 1	36	137	....	1,246 50	7 50	15 34	1,269 34	....
Goodwill Mut. Ben. Society	355	... ...	52	207	....	1,402 75	49 03	....	1,451 78	....
Grand Order of Israel Ben. Society	242	... 2	12	64	4	3,552 07	108 50	702 48	4,363 05	....
Greening, B., Wire Empl. Mut. Ben. Society	745	... 2	105	275	26	2,039 20	....	679 73	2,718 93	....
Gutta Percha and Rubber Manfg. Empl. Sick Ben. Society	857	... 8	106	437	....	3,542 50	30 75	....	3,573 25	....
Hamilton St. Stanislaus Mut. Ben. Society	121	...	19	68	....	764 00	66 54	2 00	832 54	....
Hebrew Friendly Society	47	... 2	8	57	2	823 20	15 52	180 44	1,019 16	....
Hebrew Sick Ben. Society	112	... ...	8	36	3	1,854 30	26 78	1,577 12	3,458 20	1,629 47

Short Name of Society	EXPERIENCE					INCOME				
	Number Reported at Dec. 31, 1942	Number of Members Who Died During 1942 (*Members Wives)	Number of Members Sick During 1942	Number of Weeks' Sickness During 1942	Number of Weeks' Hospitalization During 1942	Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
						$ c.	$ c.	$ c.	$ c.	$ c.
Hibernians, Ancient Order of	104	10	1	4	....	1,664 75	829 94	....	2,494 69	....
Imperial Varnish and Color Co. Sick Ben.	145	...	23	68	....	389 45	83	....	390 28	....
Independent Mut. Ben. Federation	4,464	12	600	2,411	....	32,203 89	637 77	2,838 25	35,679 91	200 00
Italian Brotherly Mut. Ben. Society	120	...	26	79	....	1,443 60	6 26	....	1,449 86	....
Italian Ladies' Mut. Ben. Society, Hamilton	94	1	....	....	....	649 70	3 62	....	653 32	....
Italian Mut. Ben. Society, Port Arthur	103	2	....	....	....	990 10	4 67	3,882 72	4,877 49	....
Italian Mut. Ben. Society, Port Colborne	47	...	8	51	....	708 75	29 51	....	738 26	....
Italo-Canadese Society	138	4	39	118	....	2,038 50	14 68	172 90	2,226 08	....
Iwansker Mut. Ben. Society	86	...	1	6	2	1,561 74	15 00	493 09	2,069 83	....
Judean Ben. and Friendly Society	284	1* 9	52	179	18	4,710 50	406 52	448 52	5,565 54	100 00
Kieltzer Sick Ben. Society	216	2	23	183	23	4,444 07	247 71	47 10	4,738 88	55 00
Knights of Malta, Chap. General of Canada	238	1	16	94	....	2,071 35	204 39	406 38	2,682 12	....
Knights of Pythias, Grand Lodge, Ont.	1,720	34	114	752	....	14,378 39	2,194 78	3,394 72	19,967 89	719 83
Labour League Mut. Ben. Society	966	2	49	217	44	14,173 71	197 94	3,967 83	18,339 48	....
Lagover Mut. Ben. Society	100	...	2	10	....	1,220 18	39 24	465 15	1,724 57	....
Leaside Mut. Aid Society	124	1	30	10	....	774 30	3 46	....	777 76	....
Linitzer Sick Ben. Society	221	3* 2	27	80	10	5,427 90	310 97	1,347 69	7,086 56	2,000 00
Loyal Orange Young Briton, Lodge No. 33	76	...	1	13	....	32 86	6 92	....	39 78	....
Loyal Order of Moose of Ont.	3,250	30	335	1,850	93	49,597 64	1,711 87	18,037 71	69,347 22	3,570 02
Loyal True Blue Asscn.	5,023	12	....	....	....	2,408 34	....	389 30	2,797 64	....
Massey-Harris, Verity Works, Sick and Funeral Mut. Ben. Asscn.	1,106	2* 5	117	386	43	4,228 25	119 59	1,263 50	5,611 34	....
Massey-Harris, Brantford, Empl. Mut. Ben. Asscn.	760	2* 7	62	224	63	4,267 25	110 98	1,073 00	5,451 23	....
Massey-Harris Empl. Mut. Sick and Ben. Society, Toronto	5,600	9* 19	1,032	2,990	....	14,811 00	53 50	7,353 50	22,218 00	....
Mentor Mut. Ben. Society	406	7	....	....	....	2,242 00	4 93	....	2,246 93	....
Mozirer Mut. Ben. Society	165	6	13	50	10	2,884 20	225 91	2,033 99	5,144 10	....
Mut. Ben. Soc. of Alumnae Asscn., Victoria Hosp. School of Nurs.	38	...	8	29	....	195 00	54 69	152 50	402 19	....
Mutual Masonic Compact of St. Catharines	258	8	....	....	....	708 69	5 12	....	713 81	....
MacLean Publishing Co., Mech. Div, Mut. Ben. Asscn.	199	1	47	147	12	1,707 90	132 51	1,046 65	2,887 06	....
National Cash Register Empl. Mut. Ben. Society	292	1	....	260	....	1,640 90	115 46	200 25	1,956 61	980 00
National Slovak Mut. Ben. Society	1,254	2	51	549	....	17,433 99	203 42	5,355 91	22,993 32	....
Order of Sons of Italy Mut. Ben. Society	314	5	....	....	....	1,360 49	449 21	....	1,809 70	....
Ostrowetz Independent Mut. Ben. Society	110	...	6	21	5	1,957 35	137 36	353 00	2,447 71	....
Ottawa Hebrew Ben. Society	196	3	4	23	....	1,330 50	47 50	48 40	1,426 40	....
Ozrower Mut. Ben. Society	62	...	1	4	....	1,059 11	....	1,113 98	2,173 09	....
Pilsudski Polish Mut. Ben. Society	65	...	9	25	....	441 85	....	1,189 73	1,631 58	....
Polish Alliance Friendly Society of Canada	1,347	6	278	647	....	8,356 12	25 98	1,660 95	10,043 05	....
Polish National Union Mut. Ben. Society, Canada	330	1	50	197	....	3,020 90	13 05	9,374 26	12,408 21	....
Postal Ben. Asscn. of Toronto	207	3	....	....	....	679 50	13 54	....	693 04	....
Pride of Israel Mut. Ben. Society	581	3* 5	46	306	100	11,689 37	1,161 15	4,562 26	17,412 78	30,791 24
Prov. Gr. Lodge, Manchester Unity, Indep. Order of Odd Fellows.	1,763	9* 18	314	2,387	151	27,801 57	8,848 31	2,579 74	39,229 62	11,927 03
Radomer Mut. Ben. Society	156	2	7	38	3	3,751 41	....	1,901 05	5,652 46	....
Rani Ghar Grotto Mut. Ben. Society	386	10	....	....	....	3,223 00	11 82	....	3,234 82	....
Rogers, Wm., Manfg. Co. Welfare Society	198	1	83	203	....	1,038 15	8 45	259 54	1,306 14	....
St. Boniface Sick Ben. Society	215	4	36	141	....	899 45	131 98	30 00	1,061 43	500 00

St. David's Mut. Ben. Society	91	...	1	22	87	....	820 45	45 29	....	865 74	826 41
St. Joseph's Aid Society	106	...	...	13	67	....	349 00	80 11	....	429 11	270 00
Sawyer-Massey Empl. Mut. Ben. Asscn	350	...	4	. ..	251	....	1,465 20	45 72	....	1,510 92	....
Slingsby Manfg. Co. Empl. Mut. Pen. Society	595	...	1	51	247	41	2,232 00	62 91	18 95	2,313 86	....
Societa Figli D.M.S. St. Antonio, Ottawa	130	...	1	20	86	....	825 65	577 74	5 00	1,408 39	2,400 00
Societa Italiana D.M.S. Gugliemo Marconi	314	...	1	53	325	....	3,655 50	37 60	1,032 33	4,725 43	....
Societa D.M.S. Recalmutese, Hamilton	85	...	1	13	76	....	822 50	40 12	50	863 12	340 00
Societa D.M.S. Trinacria, Toronto	110	...	1	....	....	....	422 47	38 61	....	461 08	....
Sons and Daughters, Canadian Lithuanian	680	...	4	103	515	....	5,874 08	205 87	28 80	6,108 75	....
Sons and Daughters of Ireland Protestant Asscn	1,064	...	11	2	24	....	2,893 15	723 57	2,528 94	6,145 66	....
Sons of Abraham Mut. Ben. Society	80	...		11	44	6	1,835 61	....	1,258 55	3,094 16	....
Sons of David Mut. Ben. Society	149	...	...	7	31	....	2,046 45	39 77	1,390 40	3,476 62	....
Sons of Jacob Benevolent Society	318	1*	7	17	101	14	3,690 74	472 63	2,374 49	6,537 86	4,000 00
Star of Italy Mut. Aid and Benevolent Society	123	...	2	16	61	....	1,876 00	....	48 17	1,924 17	....
Star Mut. Ben. Society	358	...	...	49	226	....	2,494 10	26 73	....	2,520 83	....
Toronto Civic Empl. Mut. Ben. Asscn	187	...	6	25	120	....	1,144 40	332 21	60 74	1,537 35	3,500 00
Toronto Hebrew Benevolent Society	241	1*	3	17	74	27	4,911 20	386 55	1,857 75	7,155 50	1,600 00
Toronto Hydro-Electric System Empl. Ben. Society	615	...	10	86	401	....	4,778 50	2 75	....	4,781 25	....
Toronto Independent Benevolent Asscn	160	...	1	17	85	20	2,714 37	170 07	1,040 05	3,924 49	....
Toronto Musical and Protective Asscn	1,452	...	11	23	120	....	12,996 45	4,872 62	2,645 88	20,514 95	6,000 00
Transportation Club of Toronto	325	...	5	....	....	....	1,871 00	382 49	420 45	2,673 94	....
Ukrainian National Mut. Ben. Asscn., Fort William	193	...	3	32	202	....	1,612 00	135 73	544 20	2,291 93	....
Ulga Mut. Ben. Society	109	...	...	18	64	....	1,017 05	33 51	15 00	1,065 56	....
Union of Ukrainian Brotherhood	442	...	3	45	172	....	2,942 60	290 46	218 79	3,451 85	900 00
Vitesse Mut. Ben. Society	425	...	1	....	....	....	871 90	21 35	....	893 25	....
Warsaw Lodzer Mut. Ben. Asscn	75	...	2	7	31	8	1,521 44	....	643 31	2,164 75	....
Watson Manfg. Co. Mut. Ben. Society	214	...	8	54	164	....	939 75	9 81	....	949 56	....
York Township Civic Mut. Ben. Society	100	1*	1	....	....	....	106 60	2 04	....	108 64	....
Young Men's Hebrew Asscn	183	1*	...	13	46	13	3,927 71	524 74	1,076 00	5,528 45	2,500 00
Zion Benevolent Society	144	2*	3	18	80	26	2,874 20	137 34	556 31	3,567 85	....
TOTALS	77,090	68*	639	9,834	34,157	1,124	572,618 08	53,117 72	129,840 25	755,576 05	99,779 80

Short Name of Society	EXPENDITURE								
	Expenses of Management	Amount Paid for Funeral Benefits During 1942	Amount Paid for Sick Benefits During 1942	Amount Paid for Hospitalization During 1942	Amount Paid for Medical Attend'ce During 1942	Amount Paid for Special Relief During 1942	All Other	Total	Paid for Investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	862 77		1,275 00					2,137 77	
A. & P. (Toronto) Employees' Mut. Ben. Society	20 00		936 00				119 27	1,075 27	
Anglo-Polish Mut. Ben. Society of Oshawa	10 00	200 00	275 00		25 00			510 00	500 00
Aristocrat Mut. Ben. Society	31 42		435 00				47 71	514 13	
Army & Navy Veterans' Society, Hamilton	1,000 31	200 00			181 25		714 48	2,096 04	3,000 00
Army & Navy Veterans' Society, Toronto	362 23	200 40					69 41	632 04	
Beaver Sick and Funeral Ben. Society	141 49	306 00	387 59			3 00	363 50	1,201 58	
Beizetchiner Bnai Yankov Mut. Ben. Society	665 49	55 00	102 00		184 50		43 50	1,050 49	200 00
Bled Mut. Ben. Society	1,699 21	400 00	6,198 41		118 00		25 00	8,440 62	
Border Cities Italian Club Mut. Ben. Society	106 40		554 50		375 00			1,035 90	
Brantford Coach and Body Mut. Ben. Society	113 26	350 00	3,570 25			15 00		4,048 51	1,500 00
Brantford Hungarian Mut. Ben. Society	718 09	800 00	2,988 92					4,507 01	5,210 90
Brantford Polish Mut. Ben. and Friendly Society	62 19	98 50	727 05		30 00			917 74	2,000 00
Brown Brothers Employees' Mut. Ben. Society	15 15		366 20					381 35	
Brunner Mond Mut. Ben. Society	73 57	200 00	2,247 25		1,821 90			4,342 72	1,000 00
Canada Cycle & Motor Empl. Mut. Ben. Society	214 50	30 00	2,548 01	616 30	1,412 00	84 00	464 23	5,369 04	
Canada Foils Workman's Mut. Ben. Society	6 30	50 00	1,293 75					1,350 05	
Canada Packers Mut. Ben. Asscn.	3,268 33	1,000 00	11,870 61	425 56	2,886 09		55 43	19,506 02	
Canadian Acme Screw & Gear Empl. Mut. Ben. Society	729 24	300 00	16,608 70		4,315 25			21,953 19	
Canadian Allis-Chalmers Empl. Mut. Ben. Society	538 70	400 00	4,650 90	1,789 95	2,594 00			9,973 55	
Canadian General Electric., Ward St. Works Div., Empl. Mut. Ben. Soc.	267 90	100 00	2,458 44	741 98	938 25			4,506 57	
Canadian Hebrew Benevolent Society	1,279 05	217 50	192 00	109 10	902 40		1,578 66	4,278 71	3,000 00
Canadian National Expressmen's Mut. Ben. Society	675 00	2,600 00	4,722 01					7,997 01	
Canadian Order of Rechabites	2,572 18	600 00	1,498 91		615 20		59 08	5,345 37	7,400 00
Canadian Pacific Expressmen's Sick Ben. Society	938 79	1,950 00	8,700 00					11,588 79	1,000 00
Cheerio Mut. Ben. Society	379 51	50 00	457 90	551 20			50 21	1,488 82	
Cockshutt Plow Co. Relief Assen.	465 56	500 00	5,990 25	2,563 30				9,519 11	6,000 00
Conference Mut. Ben. Society	410 15	2,250 00						2,660 15	
Consumers' Gas Co. Empl. Mut. Ben. Society	265 31	1,000 00	454 55		505 80			2,225 66	
Czenstochower Aid Society	967 65	1,104 42	951 00	249 00	1,229 25	30 00	1,366 92	5,898 24	500 00
Daughters of England Benevolent Society	17,671 48	1,650 00	5,355 29		9,282 12		1,713 86	35,672 75	4,393 00
Dominion Forge and Stamping Empl. Mut. Ben. Assen.	19 75		4,863 00				3,049 21	7,931 96	
Driltzer Young Men's Mut. Ben. Society	295 08		8 00		328 43		300 18	931 69	625 00
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	361 15	800 00	4,520 21	33 87	1,532 50			7,247 73	
Evening Telegram Empl. Mut. Ben. Society	146 43	200 00	780 00				58 35	1,184 78	
Foresters, Ancient Order of, Subsid. High Court	13,991 83	12,500 00	12,728 73				8,216 02	47,436 58	27,667 06
Globe Printing Co. Empl. Ben. Society	199 55	100 00	813 00			6 00	62 75	1,181 30	1,000 00
Goodwill Mut. Ben. Society	84 30		1,584 50					1,668 80	
Grand Order of Israel Ben. Society	863 39	425 00	362 00	70 00	655 84		691 51	3,067 74	400 00
Greening, B., Wire Empl. Mut. Ben. Society	112 06	100 00	2,080 27	322 00				2,614 33	
Gutta Percha and Rubber Manfg. Empl. Sick Ben. Society	193 03	1,200 00	2,184 50				35 00	3,612 53	
Hamilton St. Stanislaus Mut. Ben. Society	164 26		476 00		59 50	5 00		704 76	1,500 00
Hebrew Friendly Society	221 14	210 00	342 00	13 00	249 09	25 00	36 05	1,096 28	
Hebrew Sick Ben. Society	2,172 22		290 00	36 75	420 56	70 00	643 55	3,633 08	1,000 00
Hibernians, Ancient Order of	1,551 32	1,775 00	20 00		100 00		513 75	3,960 07	

Imperial Varnish and Color Co. Sick Ben.	53 75		333 90					387 65	
Independent Mut. Ben. Federation	11,309 69	2,405 10	17,615 36			28 98	2,332 07	33,690 60	2,000 00
Italian Brotherly Mut. Ben. Society	196 20		555 00		166 00			917 20	
Italian Ladies' Mut. Ben. Society, Hamilton	131 32	250 00			188 50		50 00	619 82	
Italian Mut. Ben. Society, Port Arthur	2,406 38	200 00			153 00		1,524 07	4,283 45	300 00
Italian Mut. Ben. Society, Port Colborne	71 92		279 15		96 00			447 07	300 00
Italo-Canadese Society	313 24	800 00	940 40			342 50	160 00	2,556 14	
Iwansker Mut. Ben. Society	853 73	80 00	81 00	25 00	450 85	40 00	172 75	1,703 33	456 00
Judean Ben. and Friendly Society	1,570 59	1,038 50	1,263 25	289 05	973 07			5,134 46	250 00
Kieltzer Sick Ben. Society	900 66	78 95	1,653 40	287 80	1,363 68	70 00	724 35	5,078 84	500 00
Knights of Malta, Chap. General of Canada	1,300 29	100 00	316 00		254 10	80 50	484 38	2,535 27	300 00
Knights of Pythias, Grand Lodge, Ont.	12,102 95	2,300 00	2,707 18		701 50	1,486 92		19,298 55	3,350 00
Labour League Mut. Ben. Society	8,205 78	193 50	1,652 00	764 95	4,641 45	334 77	663 00	16,455 45	2,800 00
Lagover Mut. Ben. Society	867 63		60 00		384 55			1,312 18	1,095 00
Leaside Mut. Aid Society	82 00		752 00					834 00	
Linitzer Sick Ben. Society	1,647 20	550 00	740 00	169 20	1,392 77	400 00	841 05	5,740 22	3,500 00
Loyal Orange Young Briton, Lodge No. 33	46 00		39 00					85 00	
Loyal Order of Moose of Ont.	48,164 02	4,200 00	14,556 00	930 00	653 85			68,503 87	5,558 38
Loyal True Blue Asscn.	1,872 40	1,100 00						2,972 40	
Massey-Harris, Verity Works, Sick and Funeral Mut. Ben. Asscn.	275 47	600 00	2,319 36	719 90				3,914 73	300 00
Massey-Harris., Brantford, Empl. Mut. Ben. Asscn.	343 20	800 00	2,020 00	1,032 25				4,195 45	300 00
Massey-Harris Empl. Mut. Sick and Ben. Society, Toronto	1,326 15	2,460 00	17,875 00					21,661 15	
Mentor Mut. Ben. Society	500 18	1,750 00						2,250 18	
Mozirer Mut. Ben. Society	697 04	1,080 85	455 10	120 75	940 25		1,660 69	4,954 68	1,550 00
Mutual Ben. Society of Alumnae Asscn., Victoria Hosp. School of Nursing	21 00		292 88					313 88	
Mutual Masonic Compact of St. Catharines	113 17	800 00						913 17	
MacLean Publishing Co., Mech. Div., Mut. Ben. Asscn.	20 48	150 00	2,145 16	154 00				2,469 64	
National Cash Register Empl. Mut. Ben. Society	73 16	100 00	2,619 98				110 00	2,903 14	
National Slovak Mut. Ben. Society	12,000 67	500 00	6,458 56					18,959 23	1,948 00
Order of Sons of Italy Mut. Ben. Society	267 82	1,250 00						1,517 82	1,000 00
Ostrowetz Independent Mut. Ben. Society	755 95	7 50	210 00	52 50	850 22			1,876 17	1,000 00
Ottawa Hebrew Ben. Society	456 32		92 00		145 25		265 12	958 69	600 00
Ozrower Mut. Ben. Society	906 45		24 00		363 72			1,294 17	880 20
Pilsudski Polish Mut. Ben. Society	1,446 87		125 00					1,571 87	
Polish Alliance Friendly Society of Canada	3,059 12	1,200 00	4,589 28		255 10			9,103 50	794 00
Polish National Union Mut. Ben. Society, Canada	6,718 79	100 00	1,449 00		255 75		602 08	9,125 62	2,058 62
Postal Ben. Asscn. of Toronto	81 75	450 00						531 75	200 00
Pride of Israel Mut. Ben. Society	4,156 36	1,000 00	3,897 00	1,632 05	2,023 00	888 95	2,136 74	15,734 10	32,000 00
Prov. Grand Lodge, Manchester Unity, Independent Order of Odd Fellows	6,523 71	2,861 00	14,687 53	3,160 17	2,869 72	292 51	4,870 23	35,264 87	20,918 28
Radomer Mut. Ben. Society	2,569 35	334 50	342 00	37 78	1,033 87		597 89	4,915 39	1,300 00
Rani Ghar Grotto Mut. Ben. Society	56 58	2,000 00						2,056 58	
Rogers, Wm., Manfg. Co.Welfare Society	53 57	100 00	1,215 67					1,369 24	
St. Boniface Sick Ben. Society	152 58	120 00	704 40					976 98	300 00
St. David's Mut. Ben. Society	96 60	75 00	518 96		76 25		111 00	877 81	800 00
St. Joseph's Aid Society	43 20		241 90				12 00	297 10	600 06
Sawyer-Massey Empl. Mut. Ben. Asscn.	115 70	200 00	1,131 00					1,446 70	
Slingsby Manfg. Co. Empl. Mut. Ben. Society	278 17		1,274 17	827 05			8 25	2,387 64	500 00
Societa Figli D.M.S. St. Antonio, Ottawa	169 45	210 00	431 97				110 00	921 42	2,200 00
Societa Italiana D.M.S. Gugliemo Marconi	792 40	200 00	1,948 00		602 00		217 35	3,759 75	1,000 00
Societa D.M.S. Recalmutese, Hamilton	65 00	190 00	362 50		166 50			784 00	500 00
Societa D.M.S. Trinacria, Toronto	63 00	200 00			250 00			513 00	
Sons and Daughters, Canadian Lithuanian	492 79	498 00	4,023 75		50 00	5 14		5,069 68	2,000 00
Sons and Daughters of Ireland Protestant Asscn.	1,444 56	1,100 00	50 00		790 34	221 66	1,504 89	5,111 45	1,750 00
Sons of Abraham Mut. Ben. Society	1,822 25		264 00	113 25	528 08	60 00	30 45	2,818 03	700 00
Sons of David Mut. Ben. Society	1,322 21		236 00		804 38	44 50	434 59	2,841 68	1,000 00
Sons of Jacob Benevolent Society	1,603 39	1,511 50	848 00	176 00	819 80	108 00	1,644 04	6,710 73	4,280 00
Star of Italy Mut. Aid and Benevolent Society	307 87	434 00	322 40		371 25		239 50	1,675 02	
Star Mut. Ben. Society	196 00		2,538 00					2,734 00	
Toronto Civic Empl. Mut. Ben. Asscn.	427 76	900 00	444 00		175 50			1,947 26	3,500 00

Short Name of Society	Expenditure								
	Expenses of Management	Amount Paid for Funeral Benefits During 1942	Amount Paid for Sick Benefits During 1942	Amount Paid for Hospitalization During 1942	Amount Paid for Medical Attend'ce During 1942	Amount Paid for Special Relief During 1942	All Other	Total	Paid for Investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Hebrew Benevolent Society	3,091 00	234 00	1,242 00	433 95	1,002 92	145 50		6,149 37	2,000 00
Toronto Hydro-Electric System Empl. Ben. Society	332 63	2,000 00	2,809 00				50 00	5,191 63	
Toronto Independent Benevolent Asscn.	1,327 88	231 00	700 25	270 48	546 56	88 00	268 93	3,433 10	500 00
Toronto Musical and Protective Asscn.	16,013 05	1,100 00	360 00				5,386 50	22,859 55	3,000 00
Transportation Club of Toronto	1,092 73	500 00					664 91	2,257 64	500 00
Ukrainian National Mut. Ben. Asscn., Fort William	565 70	600 00	1,013 00		166 50		23 40	2,368 60	1,000 12
Ulga Mut. Ben. Society	135 96		636 00		8 00			779 96	
Union of Ukrainian Brotherhood	235 15	951 00	1,033 00		278 90			2,498 05	2,000 00
Vitesse Mut. Ben. Society	172 58	154 00						326 58	
Warsaw Lodzer Mut. Ben. Assen.	393 15	344 75	186 00	90 87	377 95		646 42	2,039 14	500 00
Watson Manfg. Co. Mut. Ben. Society	51 83		738 21				66 50	856 54	
York Township Civic Mut. Ben. Society	15 00	75 00						90 00	
Young Men's Hebrew Assen.	922 55	50 00	368 00	154 00	931 21	171 75	1,665 07	4,262 58	4,500 00
Zion Benevolent Society	1,244 17	564 50	709 00	311 50	473 63	50 00	477 69	3,830 49	500 00
Totals	226,411 36	77,204 47	248,362 37	19,274 51	59,337 90	5,097 68	51,033 54	686,721 83	186,784 62

NAME OF SOCIETY	WHEN ORGANIZED OR INCORPORATED	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
A. & P. (Toronto) Managers' Mutual Benefit Society	1929	Toronto	I. Robertson	Edward M. Owen	Toronto
A. & P. (Toronto) Mutual Benefit Society	1934	Toronto	J. S. Lamping	G. Adams	Toronto
Anglo-Polish Mutual Benefit Society	1940	Oshawa	Joseph Halik	Anthony Bonczyk	Oshawa
Aristocrat Mutual Benefit Society	1940	Toronto	C. Neun	A. Stringer	Toronto
Army & Navy Veterans' Society of Hamilton, His Majesty's	1889	Hamilton	Walter Fisher	A. W. Mills	Hamilton
Army & Navy Veterans' Society of Toronto, His Majesty's	1887	Toronto	F. T. Slade	W. Waite	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	William Chisholm	Henry J. Page	Toronto
Beizetchiner Bnai Yankov Mutual Benefit Society	1937	Toronto	S. Shachter	B. Goodis	Toronto
Bled Mutual Benefit Society	1940	Kirkland Lake	M. Spehar	Frank Grebenc	Kirkland Lake
Border Cities Italian Club Mutual Benefit Society	1933	Windsor	Angelo Zamparo	Achille Ferrario	Windsor
Brantford Coach and Body Limited Mutual Benefit Society	1920	Brantford	Geo. Reeve	F. G. Brydges	Brantford
Brantford Hungarian Mutual Benefit Society	1913	Brantford	F. Zigmond	Frank Huszak	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1932	Brantford	A. Gadawski	Thos. Meech	Brantford
Brown Brothers Limited Employees' Benefit Society	1898	Toronto	F. L. Doty	W. A. Hasted	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	W. M. Mitchell	H. M. Stancliff	Amherstburg
Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	1918	Weston	A. W. Vineham	Percy Knight	Weston
Canada Foils Workmen's Mutual Benefit Society	1940	Toronto	Chas. Lewis	C. Bourne	Toronto
Canada Packers Mutual Benefit Association	1918	Toronto	Geo. Bolt	Geo. Bartholomew	Toronto
Canadian Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	Harold Dunn	Frank J. McGlashan	Toronto
Canadian Allis-Chalmers Limited Employees' Mutual Benefit Society	1897	Toronto	A. R. Munroe	James Hillis	Toronto
Canadian General Electric Co., Ward St. Works Div., Employees' Sick Benefit Society	1920	Toronto	A. Partridge	Alfred Earle	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	M. Mendelson	W. Sacks	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	B. W. Bailey	W. T. Murphy	Toronto
Canadian Order of Rechabites	1912	Toronto	H. Marquis	A. Carmichael	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	H. A. Miller	J. Donaldson	Toronto
Cheerio Mutual Benefit Society	1942	Windsor	G. E. Zavitz	J. E. Hommel	Windsor
Cockshutt Plow Company Limited Employees' Relief Association	1899	Brantford	E. A. Joslin	Stan. Jones	Brantford
Conference Mutual Benefit Society	1938	Toronto	E. McMillan	J. A. Garratt	Toronto
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	Wm. Henry Morgan	Thos. Gordon	Toronto
Czenstochower Aid Society	1914	Toronto	A. Weinstock	S. H. Shrott	Toronto
Daughters of England Benevolent Society of Canada	1890	Burlington	Mrs. Beatrice V. Hills	Wm. E. Miller	Burlington
Dominion Forge and Stamping Company Limited Employees' Mutual Benefit Association	1920	Walkerville	L. Caza	E. A. Lacroix	Windsor
Driltzer Young Men's Mutual Benefit Society	1934	Toronto	Jos. Rutman	Max Bliman	Toronto
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	James B. Neville	J. S. Dowds	Toronto
Evening Telegram Employees' Benefit Society	1912	Toronto	Wm. Moralee	A. N. MacDonald	Toronto
Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	1892	Toronto	F. G. Butt	W. H. Goddard	Toronto
Globe Printing Company Employees' Benefit Society	1885	Toronto	Norman Wilkinson	Geo. Cashman	Toronto
Goodwill Mutual Benefit Society	1938	Toronto	G. C. Pearson	Geo. Gourley	Toronto
Grand Order of Israel Benefit Society	1908	Hamilton	Harry Bocknek	A. Silverstein	Toronto
Greening, B., Wire Company Limited Employees' Benefit Society	1910	Hamilton	C. G. Foster	G. S. Battram	Hamilton
Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	1901	Toronto	Robt. G. Bell	W. S. Gould	Toronto
Hamilton St. Stanislaus Mutual Benefit Society	1912	Hamilton	Stan. Dumala	M. Klaja	Hamilton
Hebrew Friendly Society	1907	Toronto	D. Greenberg	A. Fireman	Toronto
Hebrew Sick Benefit Society	1910	Toronto	P. Pasternack	Donald Douglas	Toronto
Hibernians, Ancient Order of	1888	Ottawa	M. J. Bonnay	Wm. Ryder	Ottawa
Imperial Varnish and Color Company Sick Benefit Society	1911	Toronto	J. Hamilton	J. D. Harvey	Toronto
Independent Mutual Benefit Federation	1928	Toronto	Geo. Madley	Jos. Miller	Toronto
Italian Brotherly Mutual Benefit Society	1924	Toronto	A. Catena	Jos. Di Gregorio	Toronto
Italian Ladies' Mutual Benefit Society of Hamilton	1937	Hamilton	Angelina Zamprogna	Margherita Farrauto	Hamilton
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	F. Folino	V. Scarcello	Port Arthur

Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	Address
Italian Mutual Benefit Society of Port Colborne and Humberstone	1935	Port Colborne	E. Bertulli	Dominic Anagno	Port Colborne
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	N. Costarella	Toronto
Iwansker Mutual Benefit Society	1931	Toronto	H. Kosten	A. Wilner	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	A. Silverman	H. J. Halderstadt	Toronto
Keiltzer Sick Benefit Society	1913	Toronto	K. Horowitz	N. Yasny	Toronto
Knights of Malta of Canada, Ancient and Illustrious Order of	1910	Toronto	Harry Pratt	John B. Pugh	Toronto
Knights of Pythias, Grand Lodge of Ontario	1872	Toronto	Harry Bobier	Alex. Coulter	Toronto
Labour League Mutual Benefit Society	1927	Toronto	M. Biderman	S. Shek	Toronto
Lagover Mutual Sick Benefit Society	1932	Toronto	S. Persiko	P. Greenbaum	Toronto
Leaside Mutual Aid Society	1923	Toronto	W. Gray	E. Flowers	Toronto
Linitzer Sick Benefit Society	1913	Toronto	M. Resnick	I. Naftolin	Toronto
Loyal Orange Young Briton, Lodge No. 33	1873	Ottawa	J. M. Farmer	S. Crooks	Ottawa
Loyal Order of Moose of Ontario	1917	Toronto	W. H. Johnston	Norman G. Heyd	Toronto
Loyal True Blue Association	1878	Toronto	J. A. Stewart	Adeline Simpson	Guelph
MacLean Publishing Company Limited, Mechanical Division, Mutual Benefit Association	1923	Toronto	F. Brocklebank	Frank Austen	Toronto
Massey-Harris Company, Verity Works, Sick and Funeral Mutual Benefit Association	1899	Brantford	Geo. Fox	Fred A. Box	Brantford
Massey-Harris Company Limited (Brantford) Employees' Benefit Association	1885	Brantford	Cyril Mavin	E. Uptgrove	Brantford
Massey-Harris Company Limited (Toronto) Employees' Mutual Benefit Society	1883	Toronto	T. Martin	John Wood	Toronto
Mentor Mutual Benefit Society	1940	Toronto	H. Douglas	J. A. Garratt	Toronto
Mozirer Sick Benefit Society	1905	Toronto	A. Layefsky	J. Gorovay	Toronto
Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	London	Gladys Erskine	Ethel Stephens	London
Mutual Masonic Compact of St. Catharines and Niagara District	1871	St. Catharines	A. J. Whitelock	A. E. Coombs	St. Catharines
National Cash Register Employees' Mutual Benefit Society	1907	Toronto	C. A. R. Banford	E. J. Brister	Toronto
National Slovak Mutual Benefit Society	1933	Timmins	Stefan Zold	Geo. Koretz	Windsor
Odd Fellows, Independent Order of, Grand Lodge of Ontario	1929	Toronto	C. J. Stilson	Wm. Brooks	Toronto
Order of Sons of Italy of Ontario Mutual Benefit Society	1926	Toronto	C. C. Fera	Juliet Galasso	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	Jake Silver	Samuel Grossman	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	B. Weiss	C. Horwitz	Ottawa
Ozrower Mutual Benefit Society	1937	Toronto	S. Schwartz	M. Rapaport	Toronto
Pilsudski Polish Mutual Benefit Society	1940	Fort William	M. Wodowiak	M. Mischuk	Fort William
Polish Alliance Friendly Society of Canada	1907	Toronto	L. Szeptycki	V. Wojcik	Toronto
Polish National Union of Canada Mutual Benefit Society	1930	Toronto	A. Granat	F. Szaukiztel	Toronto
Postal Benefit Association of Toronto	1907	Toronto	G. A. Beaton	V. I. Woolner	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	Harry Lepofsky	Irving S. Coulton	Toronto
Provincial Grand Lodge (Manchester Unity), Independent Order of Odd Fellows	1887	Toronto	K. E. Jones	Ernest Hewitt	Toronto
Radomer Mutual Benefit Society	1935	Toronto	M. Glass	A. Glass	Toronto
Rani Ghar Grotto Mutual Benefit Society	1934	Toronto	John E. Carter	Chas. M. Carrie	Toronto
Rogers, Wm., Manufacturing Company Welfare Society	1919	Niagara Falls	E. Metcalfe	Miss M. Thompson	Niagara Falls
St. Boniface Sick Benefit Society	1892	Kitchener	Geo. H. Lackenbauer	Alex. J. Wey	Kitchener
St. David's Mutual Benefit Society	1911	Toronto	S. George Davies	Joseph B. Whiteley	Toronto
St. Joseph's Aid Society of Formosa	1887	Formosa	Jno. A. Kieffer	Walter G. Heisz	Formosa
Sawyer-Massey Company Limited Employees' Mutual Benefit Society	1911	Hamilton	Arthur Owen	Thos. Holt	Hamilton
Slingsby Manufacturing Company Limited Employees' Sick Benefit Society	1920	Brantford	Reginald Truckle	Chas. N. Sandison	Brantford
Societa Figli d'Italia di Mutuo Soccorso St. Antonio d'Ottawa	1907	Ottawa	Oscar Banchini	L. Scarcella	Ottawa
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie	Fred Barsanti	P. Zanitti	Sault Ste. Marie
Societa di Mutuo Soccorso Recalmutese, Hamilton	1918	Hamilton	Nicolo Bersellino	A. Unelli	Hamilton
Societa di Mutuo Soccorso la Trinacria, di Toronto	1914	Toronto	Dominico Amodeo	G. Amodeo	Toronto
Sons of Abraham Mutual Benefit Society	1935	Toronto	M. Miller	A. Schwab	Toronto
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1912	Toronto	J. Keveza	J. Berskys	Toronto
Sons and Daughters of Ireland Protestant Association	1890	Toronto	R. S. Weston	A. D. Bruce	Toronto
Sons of David Mutual Benefit Society	1933	Toronto	M. Wolfson	M. Burgess	Toronto

Sons of Jacob Benevolent Society	1918	Toronto	M. Zimmerman	Roy Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1908	Niagara Falls	Frank Rovert	Thos. Senese	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	Geo. D. Wallace	C. W. Edson	Toronto
Toronto Civic Employees' Benevolent Association	1890	Toronto	R. Currie	Wm. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	M. Prousky	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	A. E. Matthewson	A. J. Lambert	Toronto
Toronto Independent Benevolent Association	1909	Toronto	Saml. Lent	Benj. Marcus	Toronto
Toronto Musical Protective Association	1894	Toronto	Walter M. Murdoch	Arthur Dowell	Toronto
Transportation Club of Toronto	1913	Toronto	W. J. Robinson	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Fort William	John Sorochuk	Alex. Hrycyk	Fort William
Ulga Mutual Benefit Society	1924	Toronto	John Panczyk	John Baycar	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	John Moroz	John Bartosh	Toronto
Vitese Mutual Benefit Society	1935	Toronto	G. Simone	Salvatore Ponzo	Toronto
Warsaw Lodzer Mutual Benefit Association	1929	Toronto	S. Shanoff	J. Goldbach	Toronto
Watson Manufacturing Company Mutual Benefit Society	1941	Brantford	P. Atchinson	E. R. Charlton	Brantford
York Township Civic Mutual Benefit Society	1936	Toronto	W. Whittaker	C. Garland	Toronto
Young Men's Hebrew Association	1908	Toronto	L. L. Fenkell	H. Bocknek	Toronto
Zion Benevolent Society	1910	Toronto	M. Ross	P. J. Isaacson	Toronto

(F)

COMPANIES NOT WITHIN

(A) (B) (C) (D) and (E)

(F)

THE CANADIAN MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President and General Manager, T. A. St-Germain; Vice-Presidents, Irenee Auclaire, J. E. Phaneuf, K.C.; Secretary, E. Desgroseilliers; Treasurer, T. A. St-Germain; Ass't General Manager, L. C. Vallee.

Directors.—Irenee Auclaire, Chambly; T. A. St-Germain, Robert St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior Life Bldg., Toronto.

Date of Incorporation.—April, 1937. *Date commenced business in Canada.*—October, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 65,120
Total assets	1,928,018	Premiums—Total business (net)	648,831
Total liabilities	564,998	Claims—Ontario (net)	36,688
Surplus protection of policyholders	1,363,020	Claims—Total business (net)	309,235

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Irenee Auclaire, J. E. Phaneuf, K.C.; Secretary, T. A. St-Germain; General Manager, T. A. St-Germain; Ass't General Manager, L. C. Vallee; Treasurer, T. A. St-Germain.

Directors.—J. E. Phaneuf, K.C., Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, N.P., Irenee Auclaire, T. A. St-Germain, Hon. E. L. Patenaude, Lucien St-Germain, Benoit Benoit.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 215,415	Premiums—Ontario (net)	$149,742
Total assets	2,778,791	Premiums—Total business (net)	745,546
Total liabilities	655,172	Claims—Ontario (net)	100,971
Surplus protection of policyholders	2,123,619	Claims—Total business (net)	387,038

EQUITABLE FIRE INSURANCE COMPANY (STOCK MUTUAL)

HEAD OFFICE, 266 ST. JAMES ST. W., MONTREAL, QUE.

Incorporated.—June 3, 1901. *Date commenced business.*—June 3, 1901.

Officers.—President, Dr. Geo. E. Mignault; Vice-President, Joseph Desautels; Manager, Armand Gauthier; Treasurer, D. M. Charbonneau.

Directors.—Dr. Geo. E. Mignault, Joseph Desautels, Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000. Par value, $100.		
Capital stock at beginning of year	$200,000 00	$ 75,500 00
Payments on capital received during year	....	14,500 00
Capital stock at end of year	$200,000 00	$ 89,000 00

Balance Sheet—Assets

Book value of real estate held for sale		$ 4,500 00
Mortgage loans on real estate—first liens		42,500 00
Book value of bonds, debentures and debenture stocks:		
Not in default	$996,124 20	
In default	4,006 37	
		1,000,130 57
Cash on hand and in banks		381,122 21
Interest accrued		10,685 51
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942		55,513 15
Amount due from reinsurance on losses already paid		146,472 57
Assessments earned at December 31, 1942		222,739 52
Unearned reinsurance premiums paid in advance on mutual premiums		98,304 51
TOTAL ADMITTED ASSETS		$1,961,968 04

---

*See note on page 1.

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 16,799 85	$ 16,799 85
Total net reserve, $221,931.20; carried out at 80% thereof	177,544 96	177,544 96
Taxes due and accrued		15,467 55
Reinsurance premiums		202,001 80
Total Liabilities (excluding capital stock)		$ 411,814 16
Capital stock paid in cash	$ 89,000 00	
Surplus in profit and loss account	1,461,153 88	
Excess of assets over liabilities (surplus for protection of policyholders)		1,550,153 88
Total Liabilities		$1,961,968 04

Profit and Loss Account

		In Canada and All Business
Net premiums written		$ 388,259 40
Reserve of unearned premiums (80%):		
At beginning of year	$155,736 37	
At end of year	177,544 96	
Increase		21,808 59
Net premiums earned		$ 366,450 81
Net claims incurred	$179,510 34	
Net adjustment expenses incurred	11,187 41	
Commissions	35,639 71	
Taxes	15,935 88	
Salaries, fees and travelling expenses	22,467 59	
All other expenses	22,725 84	
Total claims and expenses		287,466 77
Underwriting profit		$ 78,984 04
Other revenue:		
Interest earned—cash and accruals	$ 43,156 29	
Net rents earned	387 36	
Profit on sale of securities and real estate	843 55	44,387 20
		$ 123,371 24
Other expenditure—income and excess profits taxes		17,301 02
Net Profit for the Year		$ 106,070 22

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$1,365,564 26
Increase in paid-in capital stock	$ 14,500 00	
Net profit for the year brought down	106,070 22	120,570 22
		$1,486,134 48
Dividends declared to shareholders		20,000 00
		$1,466,134 48
Add taxes disputed in 1941 but settled during 1942		84,019 40
Surplus of Assets over Liabilities (excluding capital stock from liabilities) at End of Year		$1,550,153 88

Summary of Risks—Fire

	In Ontario	In Quebec	All Business
Gross in force, December 31, 1941	$ 16,395,713 86	$ 87,547,866 02	$103,943,579 88
Taken in 1942, new and renewed	12,771,016 59	31,720,706 87	44,491,723 46
Totals	$ 29,166,730 45	$119,268,572 89	$148,435,303 34
Ceased in 1942, including renewed	10,126,326 19	25,291,200 97	35,417,527 16
Gross in force, December 31, 1942	$ 19,040,404 26	$ 93,977,371 92	$113,017,776 18
Reinsurance in force, December 31, 1942	10,990,413 40	47,317,474 83	58,307,888 23
Net in Force, December 31, 1942	$ 8,049,990 86	$ 46,659,897 09	$ 54,709,887 95

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1941	Taken in 1942, New and Renewed	Ceased in 1942, Including Renewed	Gross in Force at End of 1942	Reinsurance	Net in Force at End of 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System).....	531,116 21	372,682 31	271,572 76	632,225 86	213,915 44	418,310 42
Fire (Mutual System)...	435,568 26	445,479 04	435,568 26	445,479 04	260,197 56	185,281 48
Totals.......	966,684 47	818,161 35	707,141 02	1,077,704 90	474,113 00	603,591 90

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Head Office, Frelighsburg, Que.

Incorporated.—March 17, 1835. *Date commenced business.*—1835.

Officers.—President, Hon. Jacob Nicol; Vice-President, W. A. Smith; Secretary-Treasurer, E. H. Spencer; General Manager, H. Hopkins.

Directors.—Hon. Jacob Nicol, W. A. Smith, H. A. Stevenson, Geo. W. Holmes, C. C. Dyer, H. F. Vilas, E. M. Shepard, H. C. Beatty, H. C. Hayes.

Auditors.—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000. Par value, $100.		
Capital stock at beginning of year..........................	$200,000 00	$ 44,000 00
Capital stock at end of year..........................	$200,000 00	$ 44,000 00

Balance Sheet—Assets

Book value of real estate—office premises..........................		$ 8,336 05
Mortgage loans on real estate—first liens..........................		6,315 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default..........................	$783,885 50	
In default (at authorized values)..........................	43,784 00	
		827,669 50
Book value of stocks..........................		269 20
Cash on hand and in banks..........................		41,931 58
Interest accrued..........................		6,740 94
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942..........................		30,470 18
Amount due from reinsurance on losses already paid..........................		720 52
Unpaid assessments, less commission..........................		2,691 45
Due by reinsuring companies..........................		759 77
Total Admitted Assets..........................		$925,904 19

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims..........................	$ 18,145 16	$ 18,145 16
Adjustment expenses of said claims..........................	160 45	160 45
Total net reserve, $139,182.61; carried out at 80% thereof........	111,346 08	111,346 08
Expenses due and accrued..........................		949 46
Taxes due and accrued..........................		9,161 41
Reinsurance premiums..........................		2,800 45
Investment reserve—real estate..........................		3,875 00
Contingency reserves..........................		8,884 00
Total Liabilities (excluding capital stock)..........................		$155,322 01
Capital stock paid in cash..........................	$ 44,000 00	
Surplus in profit and loss account..........................	726,582 18	
Excess of assets over liabilities (surplus for protection of policyholders)..........		770,582 18
Total Liabilities..........................		$925,904 19

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written		$179,744 67
Reserve of unearned premiums (80%):		
At beginning of year	$ 91,738 74	
At end of year	111,346 08	
Increase		19,607 34
Net premiums earned		$160,137 33
Net claims incurred	$ 75,191 55	
Net adjustment expenses incurred	2,520 42	
Commissions	39,532 81	
Taxes	4,854 08	
Salaries, fees and travelling expenses	19,063 29	
All other expenses	9,648 84	
Total claims and expenses		150,810 99
Underwriting profit		$ 9,326 34
Other revenue:		
Interest earned—cash and accruals	$ 32,117 44	
Net rents earned	178 91	
Profit on sale of securities and real estate	4,803 91	
		37,100 26
		$ 46,426 60
Other expenditure:		
Income and excess profits taxes	$ 11,116 80	
Bad debts written off	205 95	
		11,322 75
NET PROFIT FOR THE YEAR		$ 35,103 85

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$738,534 34
Adjustment—1941 taxes		1,671 78
Net profit for the year brought down		35,103 85
		$775,309 97
Dividends declared to shareholders	$ 4,400 00	
Deduct increase in unadmitted ledger assets	327 79	
		4,727 79
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR		$770,582 18

Summary of Risks—Fire

	CASH SYSTEM		MUTUAL SYSTEM	ALL
	IN ONTARIO	ELSEWHERE	ELSEWHERE	BUSINESS
Gross in force, December 31, 1941	$ 1,603,599 09	$14,098,723 48	$11,801,269 29	$27,503,591 86
Taken in 1942, new and renewed	3,119,500 28	14,137,123 62	2,670,561 00	19,927,184 90
Totals	$ 4,723,099 37	$28,235,847 10	$14,471,830 29	$47,430,776 76
Ceased in 1942, including renewed	1,434,130 52	9,496,225 38	2,744,029 98	13,674,385 88
Gross in force, December 31, 1942	$ 3,288,968 85	$18,739,621 72	$11,727,800 31	$33,756,390 88
Reinsurance in force, December 31, 1942	614,315 56	3,539,024 15	2,401,094 53	6,554,434 24
NET IN FORCE, DECEMBER 31, 1942	$ 2,674,653 29	$15,200,597 57	$ 9,326,705 78	$27,201,956 64

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET IN FORCE AT END OF 1942
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System)	198,148 54	186,475 23	123,139 91	261,483 86	48,728 87	212,754 99
Fire (Mutual System)	59,742 61	62,760 72	62,406 66	60,096 67	12,330 00	47,766 67
TOTALS	257,891 15	249,235 95	185,546 57	321,580 53	61,058 87	260,521 66

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, L. L. Lang, Kitchener; Vice-President, Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; Vice-President and General Manager, W. H. Somerville, A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S., Kitchener; Actuary, J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. M. Cook, A.I.A., F.A.S., Kitchener; Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., W. B. Powell, Hamilton; G. Blair Gordon, J. E. Perrault, K.C., C. F. Sise, Montreal; J. Y. Murdoch, K.C., Glyn Osler, K.C., W. G. Watson, G. C. Leitch, R. C. Berkinshaw, Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, K.C., LL.D., Winnipeg; W. H. Somerville, A.I.A., A.A.S., Waterloo.

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

Life:	
Total assets	$219,581,046
Ontario business in force (gross)	327,177,845
Total business in force (gross)	638,526,459

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 9,443,043
Premiums—Total business (net)	18,765,159
Total disbursements to policyholders (net)—In Ontario	6,682,151
Total business	13,424,298

Other than Life:	
Total assets	118,586
Total liabilities	7,423

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	28,859
Premiums—Total business (net)	42,735
Claims—Ontario (net)	18,608
Claims—Total business (net)	30,575

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C., Guelph; Christopher Spencer, Vancouver.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Total assets	$76,324,069
Ontario business in force (gross)	100,765,205
Total business in force (gross)	257,567,313

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$3,402,220
Premiums—Total business (net)	8,223,978
Total disbursements to policyholders (net)—In Ontario	1,869,110
Total business	5,207,838

NORWICH UNION LIFE INSURANCE SOCIETY*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. L. Drewry, Toronto.

Chief or General Agent in Ontario.—C. L. Drewry, 12 Wellington St. E., Toronto.

Date of Organization.—1808. *Date commenced business in Canada.*—October 1, 1899.

Assets in Canada	$104,325
Ontario business in force (gross)	6,000
Canadian business in force (gross)	6,000

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 191
Premiums—Canada (net)	191
Total disbursements to policyholders (net)—In Ontario	2,238
In Canada	2,238

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

HEAD OFFICE, SHERBROOKE, QUE.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Ass't Secretary, P. Juneau; Manager, C. H. Remick.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, F. J. Southwood, Sherbrooke; Amedee Caron, Rimouski; A. E. Curtis, Stanstead; Walter G. Hunt, Montreal; N. R. Mitchell, Granby; T. A. St-Germain, St. Hyacinthe.

Date of Incorporation.—Aug. 7, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

Capital stock paid in cash	$ 250,000
Total assets	1,642,094
Total liabilities	542,942
Surplus protection of policyholders	1,099,152

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$111,382
Premiums—Total business (net)	445,645
Claims—Ontario (net)	70,551
Claims—Total business (net)	221,547

---

*See note on page 1.

(G)

RECIPROCAL OR INTER-INSURANCE EXCHANGES

(G)

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets	$1,522,750	Total liabilities	$ 993,658

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 55,032	$ 852,492
Claims incurred	17,388	476,635
Saved for subscribers	*−3,914*	*−60,855*
Savings returned	2,709	52,293

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1923.

Total assets	$1,290,637	Total liabilities	$ 384,784

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 10,377	$ 262,653
Claims incurred	282	61,883
Saved for subscribers	2,017	43,898
Savings returned	3,546	96,035

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K.C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver.

Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.

Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds and debentures	$208,273 88
Cash in banks	17,093 08
Premium deposits in course of collection:	
Written on or after October 1, 1942	3,323 94
TOTAL LEDGER ASSETS	$228,690 90
Total non-ledger assets (interest accrued)	1,459 14
TOTAL ADMITTED ASSETS	$230,150 04

Liabilities

Net provision for unpaid losses	$ 2,263 77
Reserve for unearned premium deposits	32,021 06
Administrative expenses due and accrued	1,032 56
Taxes due and accrued	700 00
Prepaid premiums	353 65
Surplus of admitted assets over liabilities	193,779 00
TOTAL	$230,150 04

Income and Expenditure

	ALL BUSINESS
Gross premium deposits written	$ 50,904 50
Deduct return premium deposits	4,474 66
Net premium deposits written	$ 46,429 84

---

*See note on page 1.

Reserve of unearned premium deposits:		
At beginning of year	$ 21,881 74	
At end of year	32,021 06	
Increase		10,139 32
Net premium deposits earned		$ 36,290 52
Net losses incurred	$ 6,972 65	
Administration expenses:		
Taxes, licenses and fees	1,175 31	
Administration expenses	5,876 32	
Bond custodian fees	100 15	
Reinsurance expense	3,651 57	
		17,776 00
NET UNDERWRITING PROFIT		$ 18,514 52

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1942		$157,281 04
Add:		
Net underwriting profit	$ 18,514 52	
Interest earned	6,238 04	
	$ 24,752 56	
Reserves received, 1942	370 10	
Transferred from exigency fund	400 00	
		25,522 66
		$182,803 70
Deduct:		
Ledger assets written down	$ 2,815 35	
Staff bonuses	400 00	
	$ 3,215 35	
Transferred to contingency fund	2,732 11	
Transferred to exigency fund	725 82	
Reserves returned to subscriber	3,757 69	
Savings paid to subscribers	3,998 12	
		14,429 09
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1942		$168,374 61

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus		$168,374 61
Add:		
Contingency reserve fund	$ 17,037 05	
Exigency fund	2,365 54	
Excess of amortized over book value of bonds	6,323 48	
		25,726 07
Total		$194,100 68
Deduct assets not admitted		321 68
SURPLUS OF ADMITTED ASSETS OVER LIABILITIES, DECEMBER 31, 1942		$193,779 00

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1941	$ 5,980,000	$15,744 25	$22,794,000	$53,820 03
Written and renewed, 1942	5,528,000	10,921 22	24,579,000	50,904 50
Totals	$11,508,000	$26,665 47	$47,373,000	$104,724 53
Deduct expired or cancelled	5,458,000	8,933 17	22,006,000	41,473 05
GROSS IN FORCE, DEC. 31, 1942	$ 6,050,000	$17,732 30	$25,367,000	$63,251 48

Miscellaneous

The subscribers' liability is limited to two and a half times annual premium on any single risk—maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

Largest net aggregate amount insured in any one hazard is $12,500.

Losses

	IN PROVINCE	ALL BUSINESS
Net losses paid	$ 352 85	$ 4,934 88
Deduct net claims outstanding at beginning of year	207 00	226 00
Totals	$ 145 85	$ 4,708 88
Add net claims outstanding at end of year	267 58	2,263 77
NET LOSSES INCURRED	$ 413 43	$ 6,972 65

Net Premiums and Losses in the Province

Net premium deposits written in the Province	$ 10,071 42
Net losses paid in the Province	352 85
Percentage	3.50%
Net premium deposits earned in the Province	$ 9,170 67
Net losses incurred in the Province	413 43
Percentage	4.51%

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU*

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto.
Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Total assets.................... $4,654,096 Total liabilities................. $1,536,316

Summary of Operations for the Year	Ontario	All Business
Net expense and guarantee fund deposits written	$ 18,048	$2,336,765
Claims incurred	34,815	1,018,496
Saved for subscribers	3,818	394,375
Savings returned	7,878	612,712

FIREPROOF-SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1926. *Date of initial Ontario license.*—June, 1927.

Total assets.................... $ 454,688 Total liabilities................. $ 117,619

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written	$ 4,281	$ 74,897
Claims incurred	146	13,234
Saved for subscribers	913	18,788
Savings returned	1,671	46,474

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets.................... $2,248,892 Total liabilities................. $ 695,431

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written	$ $ 32,749	$ 540,859
Claims incurred	3,398	163,309
Saved for subscribers	5,924	78,362
Savings returned	8,867	119,832

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.
Ontario Representative.—L. D. Payette, 1612 Toronto Star Bldg., Toronto.
Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets.................... $2,197,686 Total liabilities................. $1,182,787

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written	$ 59,620	$1,828,766
Claims incurred	951	1,110,056
Saved for subscribers	6,075	190,239
Savings returned	3,618	197,728

---

*See note on page 1.

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets.................... $1,078,234 Total liabilities................ $ 421,340

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written..................................	$ 19,195	$ 359,309
Claims incurred..................................	33,025	212,376
Saved for subscribers..................................	*−895*	*−14,490*
Savings returned..................................	2,453	50,954

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets.................... $2,078,665 Total liabilities................ $ 548,495

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written..................................	$ 21,239	$ 419,867
Claims incurred..................................	483	115,304
Saved for subscribers..................................	4,679	82,269
Savings returned..................................	6,240	135,007

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin & Co.
Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.
Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets.................... $1,156,924 Total liabilities................ $ 218,513

Summary of Operations for the Year	Ontario	All Business
Net premium deposits written..................................	$ 352	$ 202,269
Claims incurred..................................	65	71,648
Saved for subscribers..................................	378	52,340
Savings returned..................................	1,549	153,515

WARNER RECIPROCAL INSURERS*

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto.
Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Total assets.................... $1,550,332 Total liabilities................ $ 967,919

Summary of Operations for the Year	Ontario	All Business
Guaranty deposits written..................................	$ 1,371	$ 806,149
Claims incurred..................................	Nil	613,352
Saved for subscribers..................................	27	27,154
Savings returned..................................	112	60,260

---

*See note on page 1.

(H)

UNDERWRITERS OR SYNDICATES OF UNDERWRITERS OPERATING ON THE PLAN KNOWN AS LLOYD'S

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

ERRATUM SLIP—To be pasted on page 175 of the 1943 Annual Report of the Superintendant of Insurance for Ontario (business of 1942)

Statement for the Year Ended December 31, 1942

Underwriting Account

	IN ONTARIO	ALL BUSINESS IN CANADA
Net premiums written	$2,833,298 77	$6,050,049 90
Reserve of unearned premiums (80%):		
At beginning of year	....	$3,129,483 78
At end of year	....	2,624,784 88
Decrease	....	$ 504,698 90
Net premiums earned	....	$6,554,748 80
Net losses and claims incurred (excluding adjustment expenses)	$1,716,183 81	$3,720,019 71
Adjustment expenses	....	$ 469,494 82
Commissions	....	1,727,476 32
Taxes	....	196,684 88
All other expenses	....	523,316 01
TOTAL CLAIMS AND EXPENSES	....	$6,636,991 74
UNDERWRITING LOSS	....	$ 82,242 94

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1941	TAKEN IN 1942, INCLUDING RENEWAL	CEASED IN 1942	GROSS AND NET IN FORCE, DEC. 31, 1942
	$ c.	$ c.	$ c.	$ c.
Fire	2,224,712 01	2,021,288 22	2,066,908 38	2,179,091 85
Automobile	3,643,652 03	3,686,861 70	4,424,343 44	2,906,170 29
Accident	429,003 36	610,818 74	603,574 18	436,247 92
Boiler	349,471 38	219,307 29	134,576 72	434,201 95
Guarantee	198,923 11	159,951 61	128,487 27	230,387 45
Real property	457,689 95	41,822 52	424,158 49	75,353 98
Theft	111,195 67	77,039 13	45,628 48	142,606 32
Other classes	155,497 31	342,482 54	326,167 44	171,812 41
TOTALS	7,570,144 82	7,159,571 75	8,153,844 40	6,575,872 17

(I)

PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, QUE.

Officers.—General Manager, Antoni Lesage; President, Hon. Lucien Moraud; Vice-President, N. J. Adolphe Grenier.

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil.

Capital Stock

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	350,000 00

Statement for the Year Ended December 31, 1942

BALANCE SHEET

Assets

Cash on hand and in banks	$ 50,398 69
Book value of bonds	220,762 70
Book value of stocks	178,934 88
Mortgage loans	36,128 97
Loans to members	46,651 77
Interest accrued	2,990 22
Premiums and contributions receivable	10,702 62
Real estate, less depreciation	121,750 00
Furniture and fixtures	1 00
TOTAL ADMITTED ASSETS	$668,320 85

Liabilities

Actuarial reserve under assurance and annuity contracts in force		$305,498 00
Provision for death claims		166 60
Premiums and contributions paid in advance		79,506 64
Deposits not allocated		3,784 62
Accounts payable		807 00
Provision for income taxes		5,906 62
Pension fund for employees		15,899 00
		$411,568 48
Capital stock paid in	$350,000 00	
General surplus	9,458 91	
	$359,458 91	
Less deficit—shareholders' surplus account	102,706 54	
		256,752 37
TOTAL LIABILITIES		$668,320 85

Shareholders' Surplus

Deficit brought forward from previous year		$ 47,748 14
Add:		
Dividends to shareholders	$ 10,500 00	
Provision for income taxes	3,500 00	
Amounts written off real estate and furniture	51,184 08	
Transferred to employees' pension fund	12,000 00	
		77,184 08
		$124,932 22
Deduct:		
Transferred from revenue account	$ 11,065 77	
Decrease in disallowed assets	11,159 91	
		22,225 68
DEFICIT, DECEMBER 31, 1942		$102,706 54

REVENUE ACCOUNT

Assurance premiums and consideration for annuities	$ 52,987 41	
Contributions from members of pension fund	119,448 40	
Entrance fees, pension fund	16,910 00	
Revenue from investments and interest on contributions	24,644 10	
Net revenue from real estate	3,267 74	
Commission *re* administration of pension fund real estate	4,673 37	
Profit on sale of investments	771 84	
		$222,702 86
Death claims	$ 1,098 15	
Investment expense	5,275 14	
Commissions and selling expenses	50,111 76	
Salaries	53,748 99	
Administration and general expenses	50,887 15	
	$161,121 19	
Increase in actuarial reserve	41,056 99	
		202,178 18
SURPLUS INCOME FOR YEAR		$ 20,524 68
Amount transferred to shareholders' surplus		11,065 77
BALANCE TRANSFERRED TO GENERAL SURPLUS		$ 9,458 91

Pension Fund

BALANCE SHEET

Assets

Cash on hand and in bank	$ 212,288 89
Book value of bonds	5,707,268 03
Book value of stocks	852,551 53
Mortgages	1,469,473 78
Accrued interest on investments	67,333 35
Real estate	254,817 47
Assessments and rents due and unpaid	667 41
Deferred expenses	5,820 45
TOTAL ASSETS	$8,570,220 91

Liabilities

Assessments paid in advance	$ 132,087 66
Special investment reserve	298,809 47
Principal of pension fund (including general reserve)	8,139,323 78
TOTAL LIABILITIES	$8,570,220 91

STATEMENT OF OPERATIONS

Income

Assessments, active members	$ 404,835 49
Interest, dividends and rents	412,127 29
Profits on sale of investments	1,566 32
TOTAL	$ 818,529 10

Expenditure

Pensions paid in 1942	$ 738,307 93
Payments to deceased and expelled members	5,689 03
Legal fees, postage, etc.	1,079 77
Transferred to capital	73,452 37
TOTAL	$ 818,529 10

CAPITAL OF FUND

Balance of pension fund (including general reserve), Dec. 31, 1941	$8,067,437 73
Add excess of income transferred	73,452 37
	$8,140,890 10
Deduct transfer to special reserve fund	1,566 32
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1942	$8,139,323 78

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees	$ 136 00
Contributions	1,198 41
Assessments	2,743 93
TOTAL COLLECTIONS FOR 1942	$ 4,078 34

	MEMBERS	SHARES
Total membership in Ontario, December 31, 1941	687	1,921
Add:		
New members	13	68
Transfers into Ontario	2	6
	702	1,995
Deduct:		
Lapses	12	18
Deaths	1	2
Transferred out of Ontario	7	23
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1942	682	1,952

MISCELLANEOUS AND CONSTATING INSTRUMENTS

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122); again in 1921 (11 Geo. V, c. 148), and again in 1930 (20 Geo. V, c. 142). In 1926 it applied for permission to carry on business in Ontario, and the following year *The Ontario Insurance Act* was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently received its initial Ontario license under date of December 3, 1927.

For detailed description of funds and method of operation see 1928 Report, page 351.

The charter was again amended in 1942 (6 Geo. VI, c. 142), whereby the Company was authorized to enter into contracts of life insurance and to assume the assets and liabilities of the Annuity Fund (La Caisse de Retraite) and the Reimbursement Fund (La Caisse de Remboursement).

This Act also changed the basis on which pensions were to be paid to members of the pension fund, as follows:

> "Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

Officers.—President, V. E. Beaupré, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Aimé Parent, Montreal.

Directors.—V. E. Beaupré, Aimé Parent, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement, December 31, 1942

Assets

Cash on hand and in banks		$ 223,642 70
Bonds	$6,616,945 38	
Stocks	88,771 33	
Mortgages	3,997,760 50	
Interest due and accrued	129,150 89	
		10,832,628 10
Real estate		3,763,533 23
Other assets		77,895 92
TOTAL ASSETS		$14,897,699 95

Liabilities

CAISSE NATIONALE D'ECONOMIE:		
Capital, First Period—pension fund	$9,638,811 62	
Capital, Second Period—pension fund	196,145 96	
		$9,834,957 58
General Reserve Fund, First Period—		
Capital—revenue	$ 548,550 37	
Joint certificate	259,258 20	
Family certificate	792,628 90	
		1,600,437 47
General Reserve Fund, Second Period—		
Capital—revenue (unguaranteed pensions)	$ 6,059 20	
Guaranteed minimum annuities	210,480 15	
Deferred pensions with profits	289,326 35	
Deferred pensions and annuities with profits	565,460 31	
Deferred pensions with profits and annuities payable upon death	24,602 26	
Single payment premium	543,084 52	
		1,639,012 79
General Reserve Fund, First and Second Periods—		
Depreciation on real estate investments	$ 452,038 67	
Accounts payable	4,653 45	
Pensioners—unclaimed pensions, 1934–42	36,688 72	
Contributions of members paid in advance	152,004 48	
		645,385 32
CAISSE DE REMBOURSEMENT:		
Guaranteed, Reserve Fund—		
Ordinary certificate	$ 828,297 46	
Deferred pensions	74,724 31	
		903,021 77
Contingent Fund, Surplus—		
Ordinary certificate	$ 269,438 44	
Deferred pensions	5,446 58	
		274,885 02
TOTAL		$14,897,699 95

Summary Statement of Operations for the Year Ended December 31, 1942

I. CAISSE NATIONALE D'ECONOMIE

First Period

CAPITAL					
Balance, December 31, 1941				$9,392,999 89	
Contributions paid by members				245,811 73	
Balance, December 31, 1942					$9,638,811 62
GENERAL RESERVE					
(A) CAPITAL REVENUE:					
Balance, December 31, 1941			$727,951 80		
TRANSFERRED FROM PENSION FUND:					
Confiscated pensions		$ 2,516 02			
Contributions paid by members		193,696 28			
		$196,212 30			
OWN REVENUE:					
Profits on sales of securities	$ 4,940 70				
Interest on investments	36,155 83				
		41,096 53			
Revenue on operations for year 1942		$237,308 83			
Excess of distribution to pensioners' account over revenue		$416,710 26			
Less: Revenue on operations, 1942		237,308 83			
			179,401 43		
Balance, December 31, 1942				$ 548,550 37	
(B) JOINT CERTIFICATE:					
Balance, December 31, 1941			$216,117 57		
Contributions paid by members		$ 16,127 00			
Interest on investments		11,080 33			
		$ 27,207 33			
Less: Carried to special reserve—					
Contributions payable for beneficiaries	$2,975 50				
Annuities payable to beneficiaries	1,078 00				
		4,053 50			
			23,153 83		
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:					
Balance, December 31, 1941		$ 11,871 75			
Transferred during year		2,975 50			
		$ 14,847 25			
Less: Paid in 1942		2,791 25			
			12,056 00		
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:					
Balance, December 31, 1941		$ 9,452 40			
Transferred during year		1,078 00			
		$ 10,530 40			
Less: Paid in 1942		2,599 60			
			7,930 80		
Balance, December 31, 1942				259,258 20	
(C) FAMILY CERTIFICATE:					
Balance, December 31, 1941			$660,061 58		
Contributions paid by members		$ 46,834 75			
Interest on investments		33,803 67			
		$ 80,638 42			
Less: Carried to special reserve—					
Contributions payable for beneficiaries	$5,454 10				
Annuities payable to beneficiaries	4,900 30				
Future pensions	1,064 70				
		11,419 10			
			69,219 32		
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:					
Balance, December 31, 1941		$ 28,501 30			
Transferred during year		5,454 10			
		$ 33,955 40			
Less: Paid in 1942		6,660 30			
			27,295 10		

RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:				
Balance, December 31, 1941	$ 23,207 20			
Transferred during year	4,900 30			
	$ 28,107 50			
Less: Paid in 1942	4,988 50	23,119 00		
SPECIAL RESERVE FOR FUTURE PENSIONS:				
Balance, December 31, 1941	$ 11,869 20			
Transferred during year	1,064 70	12,933 90		
Balance, December 31, 1942			792,628 90	1,600,437 47

PENSION FUND—FIRST AND SECOND PERIODS

REVENUE ACCOUNT—FIRST PERIOD:				
Interest on investments	$430,426 66			
Transferred from reserve fund—excess of distribution over revenue	416,710 26			
	$847,136 92			
PENSIONERS' ACCOUNT—FIRST PERIOD:				
Balance unpaid pensions, December 31, 1941		$ 21,899 21		
From pensions' fund revenue account		847,136 92		
Debtors		131 00		
		$869,167 13		
Less:				
Paid 1942 pensioners	$834,223 10			
Paid pensions for previous years	4,792 95			
Transferred to general reserve	2,516 02	841,532 07	$ 27,635 06	
REVENUE ACCOUNT—SECOND PERIOD:				
Unguaranteed Pensions—				
Interest on investments	$ 8,853 00			
Transferred from reserve fund—excess of distribution over revenue	4,734 25			
	$ 13,587 25			
PENSIONERS' ACCOUNT—SECOND PERIOD:				
Unguaranteed Pensions—				
Balance unpaid pensions, December 31, 1941		$ 253 01		
From pensions fund revenue account		13,587 25		
		$ 13,840 26		
Less:				
Paid 1942 pensioners	$ 13,477 25			
Paid in 1942 for previous years	143 00	13,620 25	220 01	
PENSIONERS' ACCOUNT—SECOND PERIOD:				
Guaranteed Minimum Annuities—				
Balance unpaid pensions, December 31, 1941		$ 148 18		
From pensions fund revenue account		13,412 58		
		$ 13,560 76		
Less: Paid to pensioners in 1942		13,351 01	209 75	
PENSIONERS' ACCOUNT—SECOND PERIOD:				
Deferred Pensions and Single Premium				
Balance unpaid pensions, December 31, 1941		$ 5,564 20		
From pensions fund revenue account		37,241 43		
		$ 42,805 63		
Less: Paid to pensioners in 1942		34,181 73	8,623 90	36,688 72

Second Period

CAPITAL

Balance, December 31, 1941	$ 195,300 21	
Contributions paid by members	845 75	
Balance, December 31, 1942		196,145 96

GENERAL RESERVE

CAPITAL REVENUE:		
Balance, December 31, 1941		$ 7,051 51
Paid in 1942 to pensioners	$ 13,587 25	
Interest on investments	8,853 00	
Excess of distribution over revenue	$ 4,734 25	

OWN REVENUE:				
Contributions paid by members	$ 3,243 51			
Interest on investments	396 82			
Profits on sales of securities	101 61			
	$ 3,741 94			
Excess of distribution over revenue (capital account—Second Period)	$ 4,734 25			
Less: Own revenue (general reserve)	3,741 94			
		992 31		
			$ 6,059 20	
GUARANTEED MINIMUM ANNUITIES:				
Balance, December 31, 1941	$177,861 48			
Transferred to surplus	2,205 19			
		$175,656 29		
Interest on investments	$ 9,742 47			
Contributions paid by members	2,413 89			
Revenue for 1942	$ 12,156 36			
Pensions paid in 1942	$ 13,412 58			
Less: Revenue for year 1942	12,156 36			
Excess of distribution over revenue		1,256 22		
		$174,400 07		
SURPLUS:				
Balance, December 31, 1941	$ 33,874 89			
Transferred from general reserve	2,205 19			
		36,080 08		
			210,480 15	
GUARANTEED DEFERRED PENSIONS WITH PROFITS:				
Balance, December 31, 1941		$213,018 94		
Interest on investments	$ 11,253 38			
Contributions paid by members	65,992 41			
	$ 77,245 79			
Less: Paid to 1942 pensioners	938 38			
		76,307 41		
Balance, December 31, 1942			289,326 35	
GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS:				
Balance, December 31, 1941		$447,901 09		
Interest on investments	$ 22,776 48			
Contributions paid by members	101,501 64			
	$124,278 12			
Less: Pensions and annuities paid in 1942	6,718 90			
		117,559 22		
Balance, December 31, 1942			565,460 31	
GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES PAYABLE UPON DEATH:				
Balance, December 31, 1941		$ 7,504 81		
Interest on investments	$ 734 66			
Contributions paid by members	17,062 79			
	$ 17,797 45			
Less: Annuities paid in 1942	700 00			
		17,097 45		
			24,602 26	
GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM):				
Balance, December 31, 1941		$483,700 61		
Interest on investments	$ 22,963 20			
Contributions paid by members	72,530 90			
	$ 95,494 10			
Less: Paid to pensioners in 1942	36,110 19			
		59,383 91		
Balance, December 31, 1942			543,084 52	
				1,639,012 79

FIRST AND SECOND PERIOD

GENERAL RESERVE—DEPRECIATION ON REAL ESTATE INVESTMENTS:				
Balance, December 31, 1941			$ 384,150 11	
Depreciation for the year 1942			67,888 56	
Balance, December 31, 1942				452,038 67
TOTAL FUNDS				$13,563,135 23

II. CAISSE DE REMBOURSEMENT

GUARANTEED FUND

ORDINARY CERTIFICATE:				
Balance, December 31, 1941		$798,691 03		
Contributions paid by members		29,606 43		
Interest on investments	$ 40,779 57			
Less: Paid to heirs of deceased members	17,924 98			
Transferred to contingent fund	$ 22,854 59			
Balance, December 31, 1942			$ 828,297 46	
DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:				
Balance, December 31, 1941		$ 56,683 12		
Contributions paid by members		18,041 19		
Interest on investments	$ 3,291 59			
Less: Paid to heirs of deceased members	1,530 00			
Transferred to contingent fund	$ 1,761 59			
Balance, December 31, 1942			74,724 31	
				$ 903,021 77

CONTINGENT FUND

ORDINARY CERTIFICATE:				
Balance, December 31, 1941		$234,688 14		
Interest on investments	$ 11,895 71			
Transferred from guaranteed fund	22,854 59			
		34,750 30		
Balance, December 31, 1942			$ 269,438 44	
DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:				
Balance, December 31, 1941		$ 3,507 23		
Interest on investments	$ 177 76			
Transferred from guaranteed fund	1,761 59			
		1,939 35		
Balance, December 31, 1942			5,446 58	
				274,885 02
TOTAL FUNDS				$1,177,906 79

SUMMARY

CAISSE NATIONALE D'ECONOMIE	$13,563,135 23
CAISSE DE REMBOURSEMENT	1,177,906 79
	$14,741,042 02
Contributions of members paid in advance	152,004 48
Accounts payable	4,653 45
TOTAL ASSETS	$14,897,699 95

Administration Fund

CAISSE NATIONALE D'ECONOMIE AND CAISSE DE REMBOURSEMENT

BALANCE SHEET

Assets

Cash on hand and in banks	$ 12,447 11
Accounts receivable	5,404 81
Société Nationale de Fiducie (deposit)	91,319 16
Bonds and debentures	5,500 00
Accrued interest	56 43
Furniture and fixtures, less depreciation	5,084 58
Head Office premises	192,996 35
Deferred charges	754 94
TOTAL ASSETS	$313,563 38

Liabilities

Accounts payable		$ 12,540 29
Reserves:		
Depreciation on Head Office premises	$ 11,296 58	
Insurance on sub-agents	5,500 00	
Insurance on agents	20,000 00	
Contingencies	114,800 00	
		151,596 58
Caisse Nationale d'Economie		65,339 66
Surplus of assets over liabilities		84,086 85
TOTAL		$313,563 38

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:			
Entrance fees—First Period	$ 13,791 90		
Entrance fees—Second Period	24,258 49		
Renewals—First Period	142,199 62		
Renewals—Second Period	29,840 70	$210,090 71	
Interest on overdue contributions	$ 7,258 21		
Interest on investments and deposits	2,667 51	9,925 72	$220,016 43
CAISSE DE REMBOURSEMENT:			
Entrance Fees and Renewals—First Period		$ 23,652 78	
Entrance Fees and Renewals—Second Period		7,351 13	31,003 91
			$251,020 34

Expenditure (Combined)

Commissions to agents	$ 73,013 53		
Publicity extension and organization	41,960 75	$114,974 28	
Administration expenses		95,095 73	
Fees—Société Nationale de Fiducie		25,666 59	235,736 60
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT			$ 15,283 74

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1941			$ 75,003 94
From revenue account	$ 15,283 74		
Profit on sale of securities	494 70		
Pension fund (adjustment)	110 76	$ 15,889 20	
Decrease in unadmitted assets		6,586 78	22,475 98
			$ 97,479 92
Less: Increase in reserves			13,393 07
BALANCE, DECEMBER 31, 1942			$ 84,086 85

II

ANNUAL STATEMENT ABSTRACTS

(A)

JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

I. LIFE (See page 20)
II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES, INCOME AND DISBURSEMENTS

II. FIRE AND OTHER CLASSES

Assets, December 31, 1942

Name of Company	Real Estate (Less Encumbrances Thereon)	Mortgage Loans on Real Estate	Bonds, Debentures and Debenture Stocks	Stocks	Cash on Hand and in Banks	Interest, Dividends and Rents Due and Accrued	Agents' Balances and Bills Receivable on Account of Same	Reinsurance on Losses Paid	Other Assets	Total Admitted Assets
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	7,805 00	3,000 00	240,070 53	560 00	23,128 03	3,398 22	12,917 74	....	....	290,879 52
Merchants Fire Insurance Co.	100,000 00	9,600 00	556,059 60	....	47,380 24	8,345 24	10,504 90	....	....	731,889 98
Pilot Insurance Company	....	....	887,691 39	....	103,798 95	5,198 05	74,521 45	2,345 76	12,900 93	1,086,456 53
Queen City Fire Insurance Co.	20,000 00	....	669,398 19	23,370 00	32,174 96	8,349 74	6,556 03	....	....	759,848 92
Sterling Insurance Co.	....	....	113,118 76	12,200 00	5,808 95	511 94	5,568 58	1,279 31	1,081 96	139,569 50
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	41,000 00	29,650 00	1,843,275 31	44,266 75	58,708 49	15,616 45	34,538 66	3,369 64	....	2,070,425 30
Waterloo Mutual Fire Insurance Co.	35,000 00	186,656 42	1,850,640 01	43,175 00	50,945 01	20,445 88	49,327 76	3,660 11	....	2,239,850 19
STOCK MUTUALS										
Equitable Fire Insurance Co.	4,500 00	42,500 00	1,000,130 57	....	381,122 21	10,685 51	55,513 15	146,472 57	*321,044 03	1,961,968 04
Missisquoi & Rouville Mutual Fire Ins. Co.	8,336 05	6,315 00	827,669 50	269 20	41,931 58	6,740 94	30,470 18	720 52	3,451 22	925,904 19
Totals	216,641 05	277,721 42	7,988,053 86	123,840 95	744,998 42	79,291 97	279,918 45	157,847 91	338,478 14	10,206,792 17

*Assessments earned but not due, December 31, 1942, $222,739.52. Unearned reinsurance premiums paid in advance on mutual business, $98,304.51.

The amounts of deposits (par value) pursuant to section 40 of *The Insurance Act* at date of publication are as follows: Hand-in-Hand Insurance Co., $40,000.00; Merchants Fire Insurance Co., $32,440.00; Pilot Insurance Co., $30,000.00; Queen City Fire Insurance Co., $50,893.33; Sterling Insurance Co., $53,273.33; Perth Mutual Fire Insurance Co , $150,000.00; Waterloo Mutual Fire Insurance Co., $100,000.00; Equitable Fire Insurance Co., $50,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., $55,000.00.

II. FIRE AND OTHER CLASSES (*Cont'd*)

Liabilities, December 31, 1942

NAME OF COMPANY	PROVISION FOR UNPAID CLAIMS	RESERVE OF UNEARNED PREMIUMS	TAXES AND EXPENSES DUE AND ACCRUED	REINSURANCE COMPANIES' CEDED BUSINESS	RETURN PREMIUMS AND BALANCES DUE AGENTS	INVESTMENT AND CONTINGENCY RESERVES	ALL OTHER LIABILITIES	TOTAL LIABILITIES, EXCLUDING CAPITAL STOCK	EXCESS OF ASSETS OVER LIABILITIES, EXCLUDING CAPITAL STOCK	CAPITAL STOCK PAID IN
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	2,402 00	42,547 65	9,412 50	521 01	3,028 05	....	300 02	58,211 23	232,668 29	100,000 00
Merchants Fire Insurance Co.	18,196 00	108,937 90	15,482 90	1,039 46	300 45	24,000 00	312 59	168,269 30	563,620 68	150,000 00
Pilot Insurance Co.	131,151 01	266,150 96	70,249 14	7,011 49	188 20	25,000 00	....	499,750 80	586,705 73	204,500 00
Queen City Fire Insurance Co.	5,486 00	42,719 11	6,531 37	102 97	458 64	....	502 28	55,800 37	704,048 55	100,000 00
Sterling Insurance Co.	2,456 48	12,750 64	1,953 72	3,388 68	....	....	1,310 10	21,859 62	117,709 88	100,000 00
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	23,920 19	163,275 05	20,000 00	....	18 71	180,000 00	....	387,213 95	1,683,211 35	....
Waterloo Mutual Fire Insurance Co.	22,000 00	281,643 69	10,155 36	121 56	120 63	59,500 00	*35,330 57	408,871 81	1,830,978 38	....
STOCK MUTUALS										
Equitable Fire Insurance Co.	16,799 85	177,544 96	15,467 55	202,001 80	....	....	....	411,814 16	1,550,153 88	89,000 00
Missisquoi & Rouville Mutual Fire Ins. Co.	18,305 61	111,346 08	10,110 87	2,800 45	....	12,759 00	....	155,322 01	770,582 18	44,000 00
TOTALS	240,717 14	1,206,916 04	159,363 41	216,987 42	4,114 68	301,259 00	37,755 56	2,167,113 25	8,039,678 92	787,500 00

---

*Pension fund reserve.

II. FIRE AND OTHER CLASSES (*Cont'd*)

Profit and Loss Account for the Year Ending December 31, 1942

Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Net Adjustment Expenses	Net Commissions and Other Expenses	Total Claims and Expenses	Underwriting Profit or Loss (*)
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	75,298 16	68,050 39	14,132 81	503 63	34,437 46	49,073 90	18,976 49
Merchants Fire Insurance Co.	130,064 68	139,127 43	50,749 22	2,348 67	75,778 40	128,876 29	10,251 14
Pilot Insurance Co.	604,506 87	604,223 19	195,750 90	1,707 07	300,956 13	498,414 10	105,809 09
Queen City Fire Insurance Co.	40,980 28	44,314 11	23,630 14	1,080 87	20,858 24	45,569 25	**1,255 14*
Sterling Insurance Co.	24,572 00	18,527 67	11,138 53	412 86	9,291 63	20,843 02	**2,315 35*
CASH MUTUALS							
Perth Mutual Fire Insurance Co.	210,162 00	214,871 13	98,712 82	3,558 91	112,561 09	214,832 82	38 31
Waterloo Mutual Fire Insurance Co.	328,556 98	336,849 21	149,573 40	5,738 56	179,105 61	334,417 57	2,431 64
STOCK MUTUALS							
Equitable Fire Insurance Co.	385,615 08	363,806 49	179,510 34	11,187 41	96,769 02	287,466 77	76,339 72
Missisquoi & Rouville Mutual Fire Insurance Co.	179,744 67	160,137 33	75,191 55	2,520 42	73,099 02	150,810 99	9,326 34
Totals	1,979,500 72	1,949,906 95	798,389 71	29,058 40	902,856 60	1,730,304 71	219,602 24

II. FIRE AND OTHER CLASSES (*Concl'd*)

Profit and Loss Account for the Year Ending December 31, 1942 (*Concl'd*)

Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Decrease in Deficiency of Market Under Book Value of Securities	Other Gains	Total Other Revenue	Income and Excess Profits Taxes	Loss on Sale of Investments	Other Expenditure	Total Other Expenditure	Excess of Other Revenue Over Other Expenditure	Total Net Profit for Year
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	11,149 99		50 87		11,200 86	18,783 35		190 30	18,973 65	*−7,772 79*	11,203 70
Merchants Fire Insurance Co.	29,848 24	1,314 12		18 00	31,180 36	15,544 80		3,000 00	18,544 80	12,635 56	22,886 70
Pilot Insurance Co.	23,814 37	3,329 64		313 44	27,457 45	69,824 09		1,297 32	71,121 41	*−43,663 96*	62,145 13
Queen City Fire Insurance Co.	30,988 26				30,988 26	11,952 22		708 80	12,661 02	18,327 24	17,072 10
Sterling Insurance Co.	5,158 86			44 38	5,203 24	203 66		*2,300 00	2,503 66	2,699 58	384 23
CASH MUTUALS											
Perth Mutual Fire Insurance Co.	69,205 01	5,237 13			74,442 14			†15,306 85	15,306 85	59,135 29	59,173 60
Waterloo Mutual Fire Insurance Co.	79,725 60	12,550 82		4,983 11	97,259 53			‡12,782 78	12,782 78	84,476 75	86,908 39
STOCK MUTUALS											
Equitable Fire Insurance Co.	43,543 65	843 55			44,387 20	17,301 02			17,301 02	27,086 18	103,425 90
Missisquoi & Rouville Mutual Fire Ins. Co.	32,296 35	4,803 91			37,100 26	11,116 80		205 95	11,322 75	25,777 51	35,103 85
Totals	325,730 33	28,079 17	50 87	5,358 93	359,219 30	144,725 94		35,792 00	180,517 94	178,701 36	398,303 60

*Increase in deficiency of market under book value of securities, $2,300.00.

†Transferred to contingency reserve, $15,000.00.

‡Pension fund, $10,558.88.

ABSTRACT OF BUSINESS IN CANADA TRANSACTED BY JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES WRITING FIRE AND OTHER CLASSES

For the Year Ending December 31, 1942

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
HAND-IN-HAND INSURANCE COMPANY						
	$	$	$ c.	$ c.	$ c.	$ c.
Fire	16,038,919	11,084,044	78,401 77	13,507 15	64,894 62	11,601 77
Automobile			7,240 23		7,240 23	1,801 25
Plate Glass			1,571 12		1,571 12	729 79
Explosion			1,671 39	79 20	1,592 19	
TOTALS	16,038,919	11,084,044	88,884 51	13,586 35	75,298 16	14,132 81
MERCHANTS FIRE INSURANCE COMPANY						
Fire	28,369,775	40,921,635	115,629 43	12,186 95	103,442 48	44,100 63
Automobile			25,772 53	32 22	25,740 31	6,648 59
Sprinkler Leakage			3 20		3 20	
Windstorm			*−11 31*		*−11 31*	
Explosion			1,340 31	450 31	890 00	
TOTALS	28,369,775	40,921,635	142,734 16	12,669 48	130,064 68	50,749 22
PILOT INSURANCE COMPANY						
Fire	16,233,347	24,865,008	91,822 57	25,702 02	66,120 55	26,967 50
Automobile			557,756 06	38,481 85	519,274 21	164,705 57
Accident—Personal			3,430 99	132 74	3,298 25	84 19
Public Liability			6,119 27	1,276 96	4,842 31	866 19
Guarantee			4,978 46	2,372 64	2,605 82	*−48 00*
Inland Transportation			1,954 28		1,954 28	204 10
Plate Glass			3,807 69		3,807 69	2,302 65
Theft			2,933 68	329 92	2,603 76	668 70
TOTALS	16,233,347	24,865,008	672,803 00	68,296 13	604,506 87	195,750 90
QUEEN CITY FIRE INSURANCE COMPANY						
Fire	9,172,810	19,429,843	42,286 38	1,807 78	40,478 60	23,609 14
Explosion			619 08		619 08	21 00
Sprinkler Leakage			*−117 40*		*−117 40*	
TOTALS	9,172,810	19,429,843	42,788 06	1,807 78	40,980 28	23,630 14
STERLING INSURANCE COMPANY						
Fire	5,226,310	2,385,842	46,527 30	21,955 30	24,572 00	11,138 53
PERTH MUTUAL FIRE INSURANCE COMPANY						
Fire	35,209,861	47,710,920	291,274 76	81,112 76	210,162 00	98,712 8
WATERLOO MUTUAL FIRE INSURANCE COMPANY						
Fire	51,960,205	81,226,569	422,616 77	94,059 79	328,556 98	149,573 40
EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)						
Fire	44,491,723	54,709,887	859,728 08	474,113 00	385,615 08	179,510 34
MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY						
Fire	19,927,184	27,201,956	229,245 62	49,500 95	179,744 67	75,191 55

DEVELOPMENT OF CLAIMS VALUATIONS, COMBINING ALL CLASSES OF INSURANCE

Showing Valuations of Claims by Years of Incurrence as Ultimately Developed in Comparison with Estimates Made

EQUITABLE FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1939	134,654 28	129,598 05	129,598 05	129,598 05			
1940	162,127 10	161,038 11	161,038 11				
1941	214,464 78	209,463 45					
1942	195,699 08						

HAND-IN-HAND INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
1928	43,458 46	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53
1929	89,166 49	81,920 65	81,920 65	81,290 65	81,290 65	81,290 65	81,290 65
1930	37,451 84	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50
1931	47,441 73	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18
1932	41,158 25	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91
1933	48,473 94	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66
1934	28,380 33	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60
1935	21,938 55	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82
1936	31,491 99	31,425 35	31,425 35	31,425 35	21,425 35	21,425 35	21,425 35
1937	20,443 50	20,077 95	20,077 95	20,077 95	20,077 95	20,077 95	
1938	39,964 22	37,203 38	37,203 38	37,203 38	37,203 38		
1939	29,306 40	29,107 21	29,107 21	29,107 21			
1940	13,248 61	13,150 51	13,150 51				
1941	6,592 47	7,170 03					
1942	14,058 88						

MERCHANTS FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	103,558 63	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97
1929	96,616 39	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07
1930	109,575 36	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41
1931	96,661 82	95,431 49	95,431 49	95,431 49	95,431 49	95,431 49	95,431 49
1932	97,752 85	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72
1933	106,255 11	104,120 76	102,192 06	102,192 06	102,192 06	102,192 06	102,192 06
1934	68,225 43	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24
1935	46,898 85	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86
1936	56,800 53	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71
1937	55,388 75	54,548 09	54,548 09	54,548 09	54,548 09	54,548 09	
1938	67,437 65	65,689 14	65,689 14	65,689 14	65,689 14		
1939	64,758 03	63,937 99	64,051 26	64,051 26			
1940	62,785 64	62,086 09	62,086 09				
1941	63,757 49	61,386 34					
1942	55,469 04						

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1940	67,955 74	67,449 91	67,449 91				
1941	69,031 97	68,748 80					
1942	77,995 14						

PILOT INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	59,295 03	71,945 82	72,766 75	72,659 95	72,635 20	72,651 70	72,706 70
1929	122,648 37	133,972 98	135,718 74	136,053 76	136,060 26	136,060 26	135,566 99
1930	232,002 05	261,660 45	265,907 50	265,548 40	265,548 40	265,510 00	265,660 00
1931	287,668 64	301,748 07	340,193 48	308,575 62	308,656 05	308,671 55	308,671 55
1932	231,169 41	242,555 38	244,264 57	244,803 94	244,801 94	244,801 94	24 ,801 94
1933	234,907 67	235,654 91	242,066 69	241,993 64	242,018 14	242,018 66	242,018 66
1934	263,092 16	319,870 38	320,821 01	311,916 59	311,395 23	311,395 23	311,395 23
1935	328,430 58	328,308 84	327,572 40	330,075 90	329,666 42	329,610 32	329,544 99
1936	313,793 22	283,587 56	281,431 30	281,680 61	281,680 61	281,672 11	281,672 11
1937	319,939 86	290,441 83	290,703 48	286,615 27	286,383 60	286,408 60	
1938	283,063 54	257,622 83	256,233 16	255,669 54	254,553 76		
1939	255,404 96	206,395 55	206,024 11	205,652 58			
1940	305,950 12	265,990 30	265,121 36				
1941	288,181 51	249,795 48					
1942	238,184 48						

QUEEN CITY FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	38,742 88	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15
1929	46,944 23	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83
1930	40,188 46	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18
1931	60,447 40	57,937 55	57,937 55	57,937 55	57,937 55	57,937 55	57,937 55
1932	38,962 68	38,644 49	38,644 49	38,644 49	38,644 49	38,644 49	38,644 49
1933	51,326 71	51,778 12	51,788 12	51,788 12	51,788 12	51,788 12	51,788 12
1934	35,205 81	35,112 96	35,112 96	35,112 96	35,112 96	35,112 96	35,112 96
1935	21,557 19	21,556 16	21,556 16	21,556 16	21,556 16	21,556 16	21,556 16
1936	20,939 99	19,760 84	19,760 84	19,760 84	19,760 84	19,760 84	19,760 84
1937	31,037 34	30,836 32	30,836 32	30,836 32	80,836 32	30,836 32	
1938	24,749 40	23,734 04	23,734 04	23,734 04	23,734 04		
1939	23,749 32	23,641 94	23,634 50	23,634 50			
1940	16,294 42	16,233 70	16,233 70				
1941	20,225 36	19,883 40					
1942	25,052 97						

STERLING INSURANCE COMPANY OF CANADA

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1941	1,877 87	1,906 45					
1942	11,522 81						

(D)

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, December 31, 1942

Society	Ledger Assets							Non-Ledger Assets				Total Admitted Assets
	Real Estate	Mortgage Loans on Real Estate	Loans or Liens on Policies	*Bonds and Debentures	Cash on Hand and in Banks	All Other	Total Admitted Ledger Assets	Interest and Rents Due and Accrued	Premiums Due and Deferred	All Other	Total Admitted Non-Ledger Assets	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	32,000 00		161,066 09	2,532,238 31	95,426 99	5,000 74	2,825,732 13	37,281 63	13,375 02		50,656 65	2,876,388 78
Canadian Order of Foresters	21,258 62		209,747 71	19,787,679 66	45,222 70		20,063,908 69	233,126 31	42,376 32		275,502 63	20,339,411 32
Civil Service M.B. Society			2,094 63	292,636 78	5,784 09		300,515 50	3,153 38	32 70		3,186 08	303,701 58
Hamilton Firemen				828,169 27	6,208 75	281 24	834,659 26					834,659 26
Hamilton Police		137,983 10		611,888 47	10,829 19		760,700 76			478 88	478 88	761,179 64
London Police				398,605 62	15,329 56		413,935 18					413,935 18
Ontario Commercial Travellers Ass'n.	14,251 91	407,554 51		764,698 18	10,769 27		1,197,273 87	16,888 80			16,888 80	1,214,162 67
Ontario Secondary School Teachers				21,937 48	9,693 92		31,631 40	149 58			149 58	31,780 98
Ottawa Firemen's Fund				713,077 23	7,465 40		720,542 63	16,121 16			16,121 16	736,663 79
Ottawa Police Fund		7,000 00		635,245 66	9,372 22		651,617 88	9,037 73			9,037 73	660,655 61
Ottawa Superannuation Fund				807,966 82	2,425 08		810,391 90	13,560 52			13,560 52	823,952 42
Sons of England	39,010 86	800 00	17,768 03	427,568 74	27,884 22		513,031 85	5,050 18			5,050 18	518,082 03
Stratford Municipal Benefit Fund				157,410 32	9 30		157,419 62	2,032 98			2,032 98	159,452 60
Toronto Firemen's Fund				4,114,625 10			4,114,625 10	53,853 46	1,023 16		54,876 62	4,169,501 72
Toronto Police Fund		34,200 00		5,345,988 71			5,380,188 71	81,301 95			81,301 95	5,461,490 66
Union St. Joseph du Canada	148,772 01	24,243 94	105,455 64	4,308,864 70	84,385 79	4,905 72	4,676,627 80	36,836 26	23,075 68	81,329 49	141,241 43	4,817,869 23
Totals	255,293 40	611,781 55	496,132 10	41,748,601 05	330,806 48	10,187 70	43,452,802 28	508,393 94	79,882 88	81,808 37	670,085 19	44,122,887 47

*Not in excess of authorized values.

FRATERNAL SOCIETIES (*Cont'd*)

Assets and Liabilities According to Funds, December 31, 1942

Society	Admitted Assets (Ledger and Non-Ledger)					Liabilities (Except Actuarial Reserve)				
	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	2,635,747 82	220,630 78	1,042 44	18,967 74	2,876,388 78	169,336 27	19,968 41	4 66	3,130 49	192,439 83
Canadian Order of Foresters	19,353,233 43	946,575 46	893 68	38,708 75	20,339,411 32	211,738 53	3,094 08	....	1,283 11	216,115 72
Civil Service M.B. Society	303,701 58	....	....	....	303,701 58	663 45	....	....	....	663 45
Hamilton Firemen	....	834,659 26	....	....	834,659 26	....	....	....	....	....
Hamilton Police	....	761,179 64	....	....	761,179 64	....	....	....	....	....
London Police	....	413,935 18	....	....	413,935 18	....	....	....	....	....
Ontario Commercial Travellers Ass'n	1,214,162 67	....	....	....	1,214,162 67	45,553 00	....	....	....	45,553 00
Ontario Secondary School Teachers	28,728 34	....	....	3,052 64	31,780 98	....	....	....	....	....
Ottawa Firemen	....	736,663 79	....	....	736,663 79	....	....	....	....	....
Ottawa Police	....	660,655 61	....	....	660,655 61	....	....	....	....	....
Ottawa Superannuation Fund	....	823,952 42	....	....	823,952 42	....	....	....	....	....
Sons of England	401,075 45	33,652 37	20,462 38	62,891 83	518,082 03	7,940 00	1,200 00	470 06	116 49	9,726 55
Stratford Municipal Benefit Fund	....	159,452 60	....	....	159,452 60	....	....	....	....	....
Toronto Firemen's Fund	....	4,169,501 72	....	....	4,169,501 72	....	35,793 64	....	....	35,793 64
Toronto Police Fund	....	5,461,490 66	....	....	5,461,490 66	....	9,040 41	....	....	9,040 41
Union St. Joseph du Canada	4,186,507 88	542,459 33	44,416 73	44,485 29	4,817,869 23	47,194 92	4,526 54	152 31	3,957 43	55,831 20
Totals	28,123,157 17	15,764,808 82	66,815 23	168,106 25	44,122,887 47	482,426 17	73,623 08	627 03	8,487 52	565,163 80

FRATERNAL SOCIETIES (*Cont'd*)

Receipts and Disbursements by Funds, 1942

MORTUARY FUND

Society	Balance Ledger Assets, Dec. 31, 1941	RECEIPTS						DISBURSEMENTS					Balance Ledger Assets, Dec. 31, 1942
		Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Cdn. Order of Chosen Friends	2,748,045 83	200,908 40	120,227 69	300 00	....	371 76	321,807 85	254,380 93	....	51,307 85	94 17	305,782 95	2,764,070 73
Cdn. Order of Foresters	19,093,461 57	592,444 37	901,641 13	135,382 09	....	15,912 56	1,645,380 15	944,775 51	....	120,000 00	*185,759 29	1,250,534 80	19,488,306 92
Civil Service M.B. Soc.	279,174 39	23,352 39	13,293 42	....	....	165 71	36,811 52	9,234 75	....	1,193 37	....	10,428 12	305,557 79
Ont. Com. Travellers	1,197,922 72	24,646 00	58,173 64	....	....	397 62	83,217 26	53,053 00	3,315 76	18,397 35	....	74,766 11	1,206,373 87
Ont. Sec. Sch. Teachers	24,884 83	7,884 72	603 16	....	....	....	8,487 88	4,000 00	....	789 37	....	4,789 37	28,583 34
Sons of England	388,657 48	27,857 39	16,370 19	....	....	86 27	44,313 85	28,765 31	....	4,484 11	....	33,249 42	399,721 91
Union St. Joseph du Canada	4,958,845 65	270,764 90	166,673 99	26,427 05	13 84	....	465,249 94	253,221 99	208,253 46	....	126 81	461,602 26	4,962,493 33
Totals	28,690,992 47	1,147,858 17	1,276,983 22	162,109 14	13 84	16,933 92	2,605,268 45	1,547,431 49	211,569 22	196,172 05	185,980 27	2,141,153 03	29,155,107 89

*Decrease by adjustment of ledger assets.

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1941	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1942
Cdn. Order of Chosen Friends	198,897 52	22,959 83	9,064 26	....	....	16 85	32,040 94	30,776 10	....	9,531 64	126 37	40,434 11	190,504 35
Cdn. Order of Foresters	906,128 29	52,491 62	41,787 23	....	....	1,802 98	96,081 83	49,149 43	....	....	....	49,149 43	953,060 69
Sons of England	853 77	2,334 29	16 97	....	....	....	2,351 26	1,592 62	....	127 57	....	1,720 19	1,484 84
Union St. Joseph du Canada	428,601 07	42,873 03	17,202 60	....	....	....	60,075 63	35,756 78	....	....	6,208 20	41,964 98	446,711 72
Totals	1,534,480 65	120,658 77	68,071 06	....	....	1,819 83	190,549 66	117,274 93	....	9,659 21	6,334 57	133,268 71	1,591,761 60

FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1941	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1942
Cdn. Order of Foresters	....	774 61	73	....	....	....	775 34	....	....	....	....	....	775 34
Sons of England	28,005 97	23,891 05	1,286 15	21 45	4,651 59	....	29,850 24	23,665 00	....	1,875 21	....	25,540 21	32,316 00
Totals	28,005 97	24,665 66	1,286 88	21 45	4,651 59	....	30,625 58	23,665 00	....	1,875 21	....	25,540 21	33,091 34

CHILD OR JUVENILE FUND

Cdn. Order of Chosen Friends	32,050 73	8,997 01	1,413 92			13 62	10,424 55	988 60		5,752 51	28 10	6,769 21	35,706 07
Union St. Joseph du Canada	75,110 37	21,206 15	2,876 93				24,083 08	4,729 95		1,384 00	10 00	6,123 95	93,669 50
TOTALS	107,161 10	30,203 16	4,290 85			13 62	34,507 63	5,718 55		7,136 51	38 10	12,893 16	128,775 57

PENSION AND BENEFIT FUND (*Municipal Pension Fund Associations Only*)

Hamilton Firemen's	823,031 72	23,833 72	35,207 30			520 50	59,561 52	21,962 73	5,520 95	665 57	26 73	28,175 98	854,417 26
Hamilton Police	769,694 81	23,993 50	34,955 33			1,272 82	60,221 65	13,084 24		919 46		14,003 70	815,912 76
London Police	398,391 42	7,980 96	15,633 46			70 62	23,685 04	8,051 28		90 00		8,141 28	413,935 18
Ottawa Firemen's	693,770 88	23,286 38	28,942 40	39 81		9,222 17	61,490 76	25,375 08		991 12		26,366 20	728,895 44
Ottawa Police	625,002 10	31,870 37	32,546 87	10 00		300 27	64,727 51	24,055 33		608 54		24,663 87	665,065 74
Ottawa Superannuat'n.	726,888 22	32,247 06	29,302 13			60,867 25	122,416 44	32,750 51		287 25		33,037 76	816,266 90
Stratford M.B Society	147,917 38	3,778 24	5,976 56			3,622 00	13,376 80	3,308 01		566 50		3,874 51	157,419 67
Toronto Firemen's	3,926,123 23	95,997 24	168,906 37	59 67		*60,736 89	325,700 17	125,729 44		921 09		126,650 53	4,125,172 87
Toronto Police	5,119,678 35	143,233 64	227,803 77	2 93		†164,436 19	535,476 53	260,847 77		1,705 93		262,553 70	5,392,601 18
TOTALS	13,230,498 11	386,221 11	579,274 19	112 41		301,048 71	1,266,656 42	515,164 39	5,520 95	6,755 46	26 73	527,467 53	13,969,687 00

*Includes bank overdraft of $32,177.90.

†Includes bank overdraft of $9,040.41.

SPECIAL FUNDS

Cdn. Order of Chosen Friends—Guarantee	1,000 00	111 75	5 00				116 75			116 75		116 75	1,000 00
Sons of England—													
Guarantee	9,824 69	449 62	339 75				789 37	21 05		768 32		789 37	9,824 69
Sup. Lodge Expense.	18,038 94	4,270 28	550 71	9 89			4,830 88	8,735 85		4,962 69		13,698 54	9,171 28
Widows' & Orphans'.	1,872 61		51 10				51 10						1,923 71
Shakespeare Mem.	454 09		12 47				12 47						466 56
Union St. Joseph du Can.—Gen. Reserve.	41,464 85	3,399 03	1,698 16				5,097 19			2,403 22		2,403 22	44,158 82
Oeuvre du Centin Collegial	47 43	477 12	7 89				485 01	475 33				475 33	57 11
TOTALS	72,702 61	8,707 80	2,665 08	9 89			11,382 77	9,232 23		8,250 98		17,483 21	66,602 17

FRATERNAL SOCIETIES (*Concl'd*)

Receipts and Disbursements by Funds, 1942 (*Concl'd*)

GENERAL EXPENSE FUND

Society	Balance Ledger Assets, Dec. 31, 1941	Receipts					Disbursements				Balance Ledger Assets, Dec. 31, 1942
		Assessments, Dues, Fees and Fines	Interest and Rents	Transfers from Other Funds	All Other Receipts	Total	Head Office Expense	Agency and Organization Expense	Other Expense	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	8,866 33	24,909 92	....	66,708 75	317 24	91,935 91	29,673 02	42,388 82	9,772 66	81,834 50	18,967 74
Canadian Order of Foresters	47,550 12	45,087 80	167 43	120,000 00	4,418 19	169,673 42	55,951 17	83,043 46	41,907 61	180,902 24	36,321 30
Civil Service M.B. Society	....	....	....	1,193 37	....	1,193 37	675 00	....	518 37	1,193 37	....
Hamilton Firemen's Fund	....	....	....	665 57	....	665 57	665 57	....	....	665 57	....
Hamilton Police Fund	....	....	....	919 46	....	919 46	580 00	....	339 46	919 46	....
London Police Fund	....	....	....	90 00	....	90 00	35 00	....	55 00	90 00	....
Ontario Commercial Travellers Ass'n	....	....	....	18,397 35	....	18,397 35	8,298 47	220 00	9,878 88	18,397 35	....
Ontario Secondary School Teachers	2,626 91	....	57 53	789 37	....	846 90	310 00	....	115 75	425 75	3,048 06
Ottawa Firemen's Fund	....	....	....	991 12	....	991 12	693 30	....	297 82	991 12	....
Ottawa Police Fund	....	....	....	608 54	....	608 54	225 00	....	383 54	608 54	....
Ottawa Superannuation Fund	....	....	....	287 25	....	287 25	....	....	287 25	287 25	....
Sons of England	63,699 80	6,794 60	1,347 51	7,566 31	1,740 54	17,448 96	13,519 75	1,610 95	3,504 97	18,635 67	62,513 09
Stratford Municipal Benefit Fund	....	....	....	566 55	....	566 55	500 00	....	66 55	566 55	....
Toronto Firemen's Fund	....	....	....	921 09	....	921 09	540 00	....	381 09	921 09	....
Toronto Police Fund	....	....	....	1,705 93	....	1,705 93	1,085 52	....	620 41	1,705 93	....
Union St. Joseph du Canada	30,429 69	137,616 17	930 15	2,403 22	2,127 38	143,076 92	44,152 51	51,151 85	40,980 08	136,284 44	37,222 17
Totals	153,172 85	214,408 49	2,502 62	223,813 88	8,603 35	449,328 34	156,904 31	178,415 08	109,109 44	444,428 83	158,072 36

Exhibit of Policies (Mortuary), December 31, 1942

Society	Whole Life	Limited Life	Endowment	Term	Other Plans	Total
	$	$	$	$	$	$
Canadian Order of Chosen Friends	4,148,097	1,350,220	841,546	187,550	442,300	6,969,713
Canadian Order of Foresters	24,515,664	1,876,131	5,768,237	....	127,260	32,287,292
Civil Service M.B. Society	1,164,961	....	....	....	....	1,164,961
Ontario Commercial Travellers Ass'n	1,522,234	....	....	....	....	1,522,234
Ontario Secondary School Teachers	....	....	....	950,000	....	950,000
Sons of England	437,087	396,184	....	....	....	833,271
Union St Joseph du Canada	7,161,994	2,431,500	8,993,174	....	353,250	18,939,918
Totals	38,950,037	6,054,035	15,602,957	1,137,550	922,810	62,667,389

III

STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1910 to 1942 Inclusive

TABLE I (*a*)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS (1)	TOTAL PREMIUM NOTE RESIDUE (2)	TOTAL LIABILITIES (NOT INCLUDING UNEARNED PREMIUMS) (3)	TOTAL RESOURCES [(1)+(2)−(3)] (4)	TOTAL AMOUNT AT RISK (5)	PERCENTAGE OF (4) TO (5)
		$	$	$	$	$	
1910	69	718,331	7,306,805	17,767	8,007,370	231,991,755	3.452
1911	69	722,541	7,660,897	23,621	8,359,818	244,064,150	3.425
1912	69	797,853	7,916,593	20,344	8,694,102	255,573,925	3.402
1913	69	821,370	8,195,158	27,220	8,989,309	266,766,721	3.370
1914	70	913,623	8,504,624	37,275	9,380,972	276,865,090	3.388
1915	70	985,723	8,799,788	31,427	9,754,083	288,861,052	3.377
1916	70	1,011,982	9,199,125	48,152	10,162,954	302,138,372	3.364
1917	70	1,045,645	9,610,009	42,502	10,613,153	318,485,424	3.332
1918	71	1,078,900	10,307,517	58,519	11,327,898	341,798,832	3.314
1919	71	1,205,318	11,211,527	21,689	12,395,156	369,951,356	3.350
1920	72	1,435,113	12,490,585	22,833	13,902,865	409,858,342	3.392
1921	72	1,422,618	13,220,108	50,760	14,591,966	435,225,900	3.352
1922	73	1,293,125	13,839,242	78,713	15,053,654	456,407,520	3.298
1923	71	1,241,523	14,409,975	130,239	15,521,258	477,873,681	3.248

TABLE I (*b*)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS (1)	TOTAL PREMIUM NOTE RESIDUE (2)	TOTAL LIABILITIES (INCLUDING UNEARNED PREMIUMS) (3)	TOTAL RESOURCES [(1)+(2)−(3)] (4)	TOTAL AMOUNT AT RISK (5)	PERCENTAGE OF (4) TO (5)
		$	$	$	$	$	
1924	71	1,267,312	14,971,606	475,991	15,762,927	499,206,380	3.158
1925	71	1,502,849	14,779,956	512,728	15,770,078	523,055,132	3.015
1926	71	2,079,732	14,698,117	582,475	16,195,374	547,940,887	2.955
1927	71	2,370,112	14,716,179	641,442	16,454,328	574,876,643	2.862
1928	71	2,632,060	15,069,017	659,532	17,041,545	599,257,271	2.844
1929	71	2,633,619	15,314,131	762,952	17,184,798	618,768,649	2.777
1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699
1931	69	2,363,644	15,277,949	1,728,213	15,913,379	633,569,360	2.512
1932	68	2,120,818	13,734,583	1,464,259	14,391,141	575,471,506	2.501
1933	68	2,070,258	12,995,785	1,353,519	13,712,523	545,522,076	2.514
1934	68	2,258,500	12,878,332	1,130,493	14,006,339	528,164,772	2.652
1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729
1936	67	3,007,257	13,147,840	1,080,808	15,074,289	534,697,818	2.819
1937	67	3,501,382	13,380,593	1,086,282	15,795,693	541,811,051	2.915
1938	67	3,981,933	13,323,581	1,109,982	16,195,532	552,060,551	2.934
1939	67	4,450,948	13,704,075	1,090,900	17,064,123	560,809,649	3.043
1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129
1941	67	5,327,679	14,194,056	1,111,929	18,409,806	583,130,111	3.157
1942	67	5,961,468	14,660,877	1,197,403	19,424,942	606,143,403	3.205

NOTE.—Beginning 1924, companies were required to set up in their annual statements, liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up liability for unearned portions of annual instalments of cash payments. Total liabilities reported increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1907 to 1942 Inclusive

YEAR	GROSS PREMIUMS RECEIVED (INCLUDING ASSESSMENTS) (1)	RETURNED PREMIUMS, REBATES, REINSURANCE (2)	NET PREMIUMS RECEIVED (3)	NET LOSSES PAID (4)	COST OF MANAGEMENT (5)	PERCENTAGES	
						OF (4) TO (3)	OF (5) TO (3)
	$	$	$	$	$		
1907	442,301	12,877	429,424	303,590	86,071	70.7	20.0
1908	476,861	13,881	462,980	373,068	91,123	80.6	19.7
1909	482,424	14,577	467,847	297,228	95,764	63.5	20.5
1910	509,707	15,379	494,328	408,242	101,346	82.6	20.5
1911	558,816	17,752	541,064	468,013	107,189	86.5	19.8
1912	587,337	16,870	570,467	408,215	113,040	71.6	19.8
1913	640,241	18,350	621,891	514,314	121,124	82.7	19.5
1914	623,814	19,720	604,094	434,191	115,923	71.9	19.2
1915	635,763	19,957	615,806	445,143	124,822	72.3	20.3
1916	673,029	23,623	649,406	534,733	132,656	82.3	20.4
1917	728,220	24,850	703,370	575,895	142,990	81.9	20.3
1918	790,796	30,340	760,456	628,764	149,383	82.7	19.6
1919	889,515	36,260	853,255	595,902	164,507	69.8	19.3
1920	1,016,651	54,693	961,958	605,163	183,306	62.9	19.1
1921	1,037,645	54,417	983,228	911,707	191,864	92.7	19.5
1922	1,050,740	55,065	995,675	1,020,528	203,004	102.5	20.4
1923	1,277,179	69,868	1,207,311	1,143,369	225,244	94.7	18.7
1924	1,398,243	75,379	1,322,864	1,059,985	230,976	80.1	17.5
1925	1,640,280	107,739	1,532,541	1,074,456	268,447	70.1	17.5
1926	1,802,780	164,259	1,638,521	818,128	272,997	49.9	16.7
1927	1,841,326	175,623	1,665,703	1,202,317	279,703	72.2	16.8
1928	1,904,142	243,778	1,660,364	1,209,343	313,043	72.8	18.8
1929	1,975,109	228,552	1,746,557	1,669,571	315,610	95.6	18.1
1930	2,090,620	217,364	1,873,256	1,836,030	324,365	98.0	17.3
1931	2,269,180	209,788	2,059,392	2,233,923	348,692	108.5	16.9
1932	2,163,400	162,965	2,000,435	1,805,753	318,974	90.3	15.9
1933	1,883,442	170,301	1,713,141	1,506,307	311,157	87.9	18.2
1934	1,840,492	166,784	1,673,708	1,098,108	305,139	65.6	17.9
1935	1,775,887	154,032	1,621,855	1,009,572	292,554	62.2	18.0
1936	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937	1,780,606	153,684	1,626,922	903,917	306,929	55.6	18.9
1938	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
TOTALS	47,649,329	3,765,369	43,867,486	32,741,854	8,178,367	74.6	18.6
Interest received, 1907–42					2,574,541		
Management cost, less interest					5,603,826		12.8

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1902 to 1942 Inclusive

Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Net Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year
		$	$		$		cents
1902	74	146,980,152	71,022	.0483	198,617	.1351	18.34
1903	73	155,683,540	74,380	.0478	246,642	.1584	20.62
1904	72	165,166,306	78,316	.0474	287,738	.1742	22.16
1905	70	174,886,165	79,575	.0455	270,158	.1545	19.00
1906	69	185,032,502	85,602	.0463	353,817	.1912	23.75
1907	69	195,597,672	86,071	.0440	310,672	.1588	20.28
1908	69	205,576,399	91,123	.0443	389,295	.1894	23.37
1909	68	215,076,143	95,764	.0445	288,208	.1340	17.85
1910	69	226,023,368	101,346	.0448	402,612	.1781	22.29
1911	69	238,027,953	107,179	.0450	466,618	.1960	24.10
1912	69	249,819,037	112,708	.0451	400,800	.1604	20.55
1913	69	261,170,322	121,416	.0465	523,238	.2003	24.68
1914	70	271,815,905	115,923	.0426	436,691	.1607	20.33
1915	70	282,863,071	124,383	.0440	445,317	.1574	20.14
1916	70	295,499,712	132,656	.0449	544,300	.1842	22.91
1917	70	310,311,898	142,990	.0461	569,487	.1835	22.96
1918	71	330,142,128	149,383	.0452	633,436	.1919	23.71
1919	71	355,875,094	164,467	.0462	575,305	.1617	20.79
1920	72	389,904,849	183,165	.0470	617,694	.1584	20.54
1921	72	422,542,120	191,864	.0454	924,855	.2189	26.43
1922	73	445,816,709	203,004	.0455	1,034,465	.2320	27.75
1923	71	467,190,600	225,244	.0472	1,151,283	.2464	29.36
1924	71	488,540,030	230,976	.0473	1,096,036	.2243	27.16
1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08
1926	71	535,498,009	272,997	.0510	829,620	.1549	20.59
1927	71	561,408,765	280,380	.0499	1,206,519	.2149	26.48
1928	71	587,066,957	313,043	.0533	1,205,451	.2053	25.86
1929	71	609,012,960	315,610	.0518	1,686,657	.2769	32.87
1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19
1931	69	637,159,373	341,092	.0535	2,558,545	.4016	45.51
1932	68	604,520,433	318,974	.0528	1,761,542	.2914	34.42
1933	68	560,496,791	311,157	.0555	1,475,427	.2632	31.87
1934	68	536,843,424	305,139	.0568	1,022,875	.1905	24.73
1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96
1936	67	531,377,990	296,616	.0558	927,560	.1746	23.04
1937	67	538,254,434	306,929	.0570	904,542	.1681	22.51
1938	67	546,935,801	308,564	.0564	991,107	.1812	23.76
1939	67	556,435,100	318,286	.0572	929,615	.1671	22.43
1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67
1941	67	576,740,876	330,652	.0573	973,048	.1687	22.60
1942	67	594,636,757	355,407	.0598	882,406	.1484	20.82

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1942

NAME	NET ASSURANCE PREMIUMS				NET CONSIDERATION FOR ANNUITIES			TOTAL NET PREMIUM INCOME
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	ORDINARY	GROUP	TOTAL	
JOINT STOCK	$	$	$	$	$	$	$	$
Aetna	368,652	....	1,326,893	1,695,545	13,426	182,039	195,465	1,891,010
Canada	4,687,504	....	658,521	5,346,025	1,208,598	305,996	1,514,594	6,860,619
Commercial Life	85,498	....	302	85,800	352	....	352	86,152
Commercial Union	274	....	....	274	....	....	....	274
Confederation	2,924,834	....	242,556	3,167,390	360,087	231,478	591,565	3,758,955
Continental Insurance	667,734	....	539	668,273	25,486	....	25,486	693,759
Crown	1,541,886	....	2,453	1,544,339	96,200	....	96,200	1,640,539
Dominion	1,882,705	....	15,302	1,898,007	216,830	34,114	250,944	2,148,951
Dominion of Canada General	218,796	....	849	219,645	27,068	....	27,068	246,713
Eaton, T.	464,733	....	....	464,733	47,368	....	47,368	512,101
Empire	663,397	....	248	663,645	25,561	....	25,561	689,206
Equitable of Canada	771,671	....	....	771,671	23,755	....	23,755	795,426
Excelsior	1,600,824	45	....	1,600,869	129,221	....	129,221	1,730,090
Great West	3,980,599	....	87,549	4,068,148	270,535	45,718	316,253	4,384,401
Imperial	3,076,508	....	48,478	3,124,986	345,667	44,211	389,878	3,514,864
Liverpool & London & Globe	678	....	....	678	....	....	....	678
London	7,356,470	5,691,934	465,534	13,513,938	188,249	244,916	433,165	13,947,103
Loyal Protective	5,592	....	....	5,592	....	....	....	5,592
Manufacturers	3,501,097	....	75,125	3,576,222	403,379	92,140	495,519	4,071,741
Monarch	458,078	....	....	458,078	59,511	....	59,511	517,589
Montreal	308,297	....	43,356	351,653	10,502	76	10,578	362,231
Mutual Life & Citizens*	122,570	156,452	....	279,022	....	....	....	279,022
National of Canada	442,009	....	27,447	469,456	30,689	....	30,689	500,145
Northern	568,858	....	22,543	591,401	23,438	17,033	40,471	631,872
Occidental	166,661	....	19,200	185,861	599	....	599	186,460
Prudential of England	630,310	....	7,701	638,011	39,755	....	39,755	677,766
Royal	197,248	....	....	197,248	....	....	....	197,248
Sauvegarde	147,601	....	....	147,601	....	....	....	147,601
Sovereign	298,586	....	....	298,586	118,780	....	118,780	417,366
Sun Life of Canada	7,481,454	....	1,295,813	8,777,267	280,107	971,495	1,251,602	10,028,869
Travelers of Hartford	743,804	....	207,824	951,628	7,040	1,842	8,882	960,510
Western	87,760	....	....	87,760	....	....	....	87,760
MUTUAL								
Metropolitan	7,775,193	7,640,289	811,191	16,226,673	31,600	693,172	724,772	16,951,445
New York	1,222,633	....	....	1,222,633	13,489	....	13,489	1,236,122
Prudential of America	4,917,403	6,988,188	171,053	12,076,644	10,343	34,370	44,713	12,121,357
Royal Guardians	55,751	15,057	....	70,808	1,514	....	1,514	72,322
Standard†	338,552	....	....	338,552	72,455	....	72,455	411,007
Toronto Mutual	80,817	248,273	....	329,090	....	....	....	329,090
OTHER								
Mutual Life of Canada	8,592,374	....	168,239	8,760,613	423,374	259,056	682,430	9,443,043
North America	2,644,750	....	27,490	2,672,240	700,087	29,893	729,980	3,402,220
Norwich Union Life	191	....	....	191	....	....	....	191
TOTALS	71,080,352	20,740,238	5,726,206	97,546,796	5,205,065	3,187,549	8,392,614	105,939,410
TOTALS FOR 1941	67,228,107	19,135,278	4,566,469	90,929,854	5,074,504	2,627,655	7,702,159	98,632,013

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942

Name	Assurance Contracts Less Reinsurance Ceded					
	Ordinary					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
JOINT STOCK	$	$	$	$	$	$
Aetna	334,448	49,527	65,187	7,010	8,732	464,904
Canada	2,053,473	376,148	785,848	30,775	589,433	3,835,677
Commercial Life	5,958	3,000	1,842	....	363	11,163
Commercial Union	1,064	....	....	....	....	1,064
Confederation	837,718	426,222	333,470	33,066	459,879	2,090,355
Continental Insurance	89,529	79,415	75,407	480	36,398	281,229
Crown	317,266	125,561	235,698	7,731	113,616	799,872
Dominion	486,265	183,418	329,644	25,387	249,009	1,273,723
Dominion of Canada General	23,276	9,075	13,483	240	....	46,074
Eaton, T.	75,387	116,672	71,162	....	15,229	278,450
Empire	305,405	61,537	93,685	6,613	8,834	476,074
Equitable of Canada	151,362	180,735	100,669	12,785	11,781	457,332
Excelsior	230,634	71,619	230,340	6,755	93,869	633,217
Great West	943,693	409,666	798,917	48,843	507,978	2,709,097
Imperial	982,881	395,340	483,001	21,220	441,043	2,323,485
Liverpool & London & Globe	....	....	....	....	....	....
London	1,141,402	662,588	787,951	70,173	1,120,129	3,782,243
Loyal Protective	....	....	....	....	321	321
Manufacturers	836,186	310,853	628,104	31,380	392,118	2,198,641
Monarch	103,732	28,076	51,655	2,397	26,799	212,659
Montreal	64,148	34,636	20,855	880	10,409	130,928
Mutual Life & Citizens*	12,376	20,306	14,425	....	42,402	89,509
National of Canada	179,706	40,898	67,469	3,049	26,579	317,701
Northern	114,780	21,500	66,531	3,190	48,636	254,637
Occidental	84,460	8,000	2,540	....	1,193	96,193
Prudential of England	62,133	4,567	25,229	45	1,097	93,071
Royal	58,139	10,148	9,726	....	1,676	79,689
Sauvegarde	20,200	9,000	31,299	2,240	8,311	71,050
Sovereign	37,191	15,000	27,600	670	11,969	92,430
Sun Life of Canada	2,099,772	803,189	1,502,634	141,981	1,100,180	5,647,756
Travelers of Hartford	308,500	81,334	113,610	31,613	29	535,086
Western	6,849	....	2,802	150	860	10,661
MUTUAL						
Metropolitan	1,727,010	619,455	871,314	52,200	942,694	4,212,673
New York	605,368	78,372	282,942	86,273	178,766	1,231,721
Prudential of America	880,436	316,194	448,039	67,928	424,646	2,137,243
Royal Guardians	11,000	....	5,128	500	128	16,756
Standard†	170,919	31,724	38,951	....	16,325	257,919
Toronto Mutual	24,247	23,664	12,899	60	7,886	68,756
OTHER						
Mutual Life of Canada	2,249,364	995,317	1,320,738	62,558	1,656,439	6,284,416
North American	663,517	236,243	353,049	8,022	353,675	1,614,506
Norwich Union Life	2,238	....	....	....	....	2,238
Totals	18,302,032	6,838,999	10,303,843	766,214	8,909,431	45,120,519
Totals for 1941	16,333,539	7,220,967	12,771,288	800,400	9,217,563	46,343,757

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942 (*Cont'd*)

Name	Assurance Contracts Less Reinsurance Ceded (*Concl'd*)											Total Payments, Assurance Contracts
	Industrial						Group					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total	Death Claims	Surrender Values	Disability Claims	Dividends	Total	
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$
Aetna	....	....	....	....	....	....	403,890	....	60,801	....	464,691	929,595
Canada	....	....	....	....	....	....	323,290	....	26,086	4,317	353,693	4,189,370
Commercial Life	....	....	....	....	....	....	....	....	....	....	....	11,163
Commercial Union	....	....	....	....	....	....	....	....	....	....	....	1,064
Confederation	....	....	....	....	....	....	148,355	....	11,469	....	159,824	2,250,179
Continental Insurance	....	....	....	....	....	....	....	....	....	....	....	281,229
Crown	....	....	....	....	....	....	1,000	....	....	....	1,000	800,872
Dominion	....	....	....	....	....	....	9,750	....	648	....	10,398	1,284,121
Dominion of Canada General	....	....	....	....	....	....	....	....	....	....	....	46,074
Eaton, T.	....	....	....	....	....	....	....	....	....	....	....	278,450
Empire	....	....	....	....	....	....	....	....	....	....	....	476,074
Equitable of Canada	....	....	....	....	....	....	....	....	....	....	....	457,332
Excelsior	337	....	....	....	....	337	....	....	....	....	....	633,554
Great West	....	....	....	....	....	....	64,471	....	....	....	64,471	2,773,568
Imperial	....	....	....	....	....	....	20,390	....	1,569	....	21,959	2,345,444
Liverpool & London & Globe	....	....	....	....	....	....	....	....	....	....	....	....
London	563,305	140,471	860,756	7,863	694,206	2,266,601	238,057	....	9,401	39,697	287,155	6,335,999
Loyal Protective	....	....	....	....	....	....	....	....	....	....	....	321
Manufacturers	....	....	....	....	....	....	28,153	....	3,250	....	31,403	2,230,044
Monarch	....	....	....	....	....	....	....	....	....	....	....	212,659
Montreal	....	....	....	....	....	....	17,000	976	....	190	18,166	149,094
Mutual Life & Citizens*	18,567	91,895	13,537	201	1,374	125,574	....	....	....	....	....	215,083
National of Canada	....	....	....	....	....	....	11,513	179	408	....	12,100	329,801
Northern	....	....	....	....	....	....	5,000	....	....	210	5,210	259,847
Occidental	....	....	....	....	....	....	16,767	....	....	....	16,767	112,960
Prudential of England	....	....	....	....	....	....	5,000	....	....	....	5,000	98,071
Royal	....	....	....	....	....	....	....	....	....	....	....	79,689
Sauvegarde	....	....	....	....	....	....	....	....	....	....	....	71,050
Sovereign	....	....	....	....	....	....	....	....	....	....	....	92,430
Sun Life of Canada	....	....	....	....	....	....	677,123	2,673	89,942	98,957	868,695	6,516,451
Travelers of Hartford	....	....	....	....	....	....	94,772	....	14,688	....	109,460	644,546
Western	....	....	....	....	....	....	....	....	....	....	....	10,661
MUTUAL												
Metropolitan	1,055,235	1,631,324	1,313,981	8,287	1,018,786	5,027,613	400,556	....	42,256	160,565	603,377	9,843,663
New York	....	....	....	....	....	....	....	....	....	....	....	1,231,721
Prudential of America	894,947	503,254	1,218,421	17,435	1,056,757	3,690,814	131,899	....	15,423	18,996	166,318	5,994,375
Royal Guardians	3,439	1,313	2,468	....	13	7,233	....	....	....	....	....	23,989
Standard†	....	....	....	....	....	....	....	....	....	....	....	257,919
Toronto Mutual	19,395	....	18,021	714	2,061	40,191	....	....	....	....	....	108,947
OTHER												
Mutual Life of Canada	....	....	....	....	....	....	114,066	....	924	....	114,990	6,399,406
North American	....	....	....	....	....	....	15,750	....	245	....	15,995	1,630,501
Norwich Union Life	....	....	....	....	....	....	....	....	....	....	....	2,238
Totals	2,555,225	2,368,257	3,427,184	34,500	2,773,197	11,158,363	2,726,802	3,828	277,110	322,932	3,330,672	59,609,554
Totals for 1941	2,354,864	2,582,166	4,488,225	34,399	2,329,420	11,789,074	2,583,825	3,817	264,728	331,239	3,183,609	61,316,440

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942 (*Concl'd*)

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED												TOTAL PAYMENTS, ANNUITY CONTRACTS	TOTAL DISBURSEMENTS IN RESPECT OF ALL CONTRACTS
	ORDINARY						INDUSTRIAL	GROUP						
	PAYMENTS TO ANNUITANTS	SURRENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS	DIVIDENDS	TOTAL	PAYMENTS TO ANNUITANTS	PAYMENTS TO ANNUITANTS	SURRENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS	TOTAL		
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$	$	$
Aetna	3,117				9	3,126		11,587				11,587	14,713	944,308
Canada	354,697	205,579	50,967	1,393	18,268	630,904		16,006	24,249	2,772		43,027	673,931	4,863,301
Commercial Life	204					204							204	11,367
Commercial Union														1,064
Confederation	87,611	53,713	53,607	585	5,994	201,510		24,980	26,000			50,980	252,490	2,502,669
Continental Insurance	17,917		600			18,517							18,517	299,746
Crown	6,176	9,948	6,427	330	1,866	24,747							24,747	825,619
Dominion	27,827	34,650	6,128		3,153	71,758			325			325	72,083	1,356,204
Dominion of Canada General	7,551	258		253		8,062							8,062	54,136
Eaton, T.	300	8,543	25,670		360	34,873							34,873	313,323
Empire	9,122	8,042	1,822		*Cr.* 253	18,733							18,733	494,807
Equitable of Canada	1,094	4,457			217	5,768							5,768	463,100
Excelsior	14,118	28,717	2,234		886	45,955							45,955	679,509
Great West	39,514	26,730	2,484		2,232	70,960		3,783	5,283	1,069		10,135	81,095	2,854,663
Imperial	24,416	54,279	5,337	569	8,151	92,752		76				76	92,828	2,438,272
Liverpool & London & Globe														
London	47,309	35,529	8,400	360	12,184	103,782	24	23,718	19,869	869		44,456	148,262	6,484,261
Loyal Protective														321
Manufacturers	88,490	46,747	370			135,607		21		441		462	136,069	2,366,113
Monarch	5,115	1,573	683		33	7,404							7,404	220,063
Montreal	2,000	800			33	2,833		42	3,683			3,725	6,558	155,652
Mutual Life & Citizens*														215,083
National of Canada	31,106	904	440		3	32,453							32,453	362,254
Northern	3,103	4,406	218		220	7,947		304	3,524	234		4,062	12,009	271,856
Occidental	296					296							296	113,256
Prudential of England	34,149	879	357			35,385							35,385	133,456
Royal														79,689
Sauvegarde	240					240							240	71,290
Sovereign	7,673	9,124	2,449		1,107	20,353							20,353	112,783
Sun Life of Canada	242,380	35,903	20,230		1,759	300,272		11,410	76,979	7,378		95,767	396,039	6,912,490
Travelers of Hartford	12,419	3,358	212			15,989							15,989	660,535
Western														10,661
MUTUAL														
Metropolitan	16,706	3,061	72		578	20,417	466	101,476		1,552	26,736	129,764	150,647	9,994,310
New York	11,530	409			181	12,120							12,120	1,243,841
Prudential of America	9,958	6,227			61	16,246		1,210				1,210	17,456	6,011,831
Royal Guardians	111		565			676							676	24,665
Standard†	235					235							235	258,154
Toronto Mutual														108,947
OTHER														
Mutual Life of Canada	95,952	65,749	54,587	1,020	21,940	239,248		24,151	18,882	464		43,497	282,745	6,682,151
North American	97,303	74,900	33,692		31,601	237,496		1,113				1,113	238,609	1,869,110
Norwich Union Life														2,238
TOTALS	1,299,739	724,485	277,551	4,510	110,583	2,416,868	490	219,877	178,794	14,779	26,736	440,186	2,857,544	62,467,098
TOTALS FOR 1941	1,292,405	714,683	476,540	5,285	124,960	2,613,873	410	178,472	173,679	11,304	24,240	387,695	3,001,978	64,318,418

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1942

Name	Gross in Force at End of 1941		Additions New Issued		Gross in Force at End of 1942		Reinsurance	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
JOINT STOCK		$		$		$		$
Aetna	3,847	97,637,461	420	2,544,218	3,830	106,738,423	13	2,392,000
Canada	58,579	246,107,402	5,505	16,904,236	61,288	251,182,311	.....	19,206,661
Commercial Life	2,485	3,006,563	1,773	1,666,730	3,324	3,706,106	......	....
Commercial Union	14	40,253	......	....	13	39,238	......	....
Confederation	46,551	125,293,192	5,067	12,861,831	48,906	133,644,127	......	12,191,696
Continental Insurance	13,554	23,008,984	1,697	3,129,116	14,450	24,872,841	......	1,427,152
Crown	24,883	57,132,998	3,800	8,103,559	27,484	62,770,274	......	3,228,741
Dominion	28,207	70,309,441	2,568	7,121,799	29,444	73,838,110	......	5,837,895
Dominion of Canada General	4,695	9,055,182	870	1,670,405	5,350	10,319,224	513	1,954,123
Eaton, T.	7,734	17,315,352	807	1,328,602	8,022	17,835,400	......	2,205,006
Empire	16,240	23,968,728	1,910	3,095,783	17,285	25,719,353	89	472,432
Equitable of Canada	13,068	31,079,783	1,615	3,481,274	13,912	32,807,747	......	2,824,882
Excelsior	25,352	53,609,510	......	....	27,735	59,166,543	......	3,040,724
Great West	62,718	148,268,205	4,944	13,130,460	65,234	155,661,132	......	2,815,104
Imperial	42,418	108,974,778	4,157	9,963,524	44,923	115,241,635	......	5,456,928
Liverpool & London & Globe	23	40,513	......	....	25	38,733	......	....
London	483,043	502,942,226	53,256	83,387,265	511,748	567,179,735	......	9,163,895
Loyal Protective	94	109,946	52	61,500	135	159,453	......	1,909
Manufacturers	53,874	123,822,263	5,606	12,922,635	57,462	131,864,767	......	2,079,139
Monarch	9,517	16,931,899	1,400	2,635,361	10,504	18,767,243	......	603,602
Montreal	5,542	11,557,327	1,423	2,223,593	6,383	12,762,498	......	911,203
Mutual Life & Citizens*	20,647	7,289,948	1	896	19,450	6,957,118	2	9,218
National of Canada	7,368	20,265,220	782	1,845,365	7,719	21,084,866	......	2,269,208
Northern	10,252	22,550,419	1,201	3,380,544	10,912	24,718,449	......	1,397,503
Occidental	1,499	9,187,807	340	2,556,654	1,743	11,367,397	33	526,585
Prudential of England	8,914	18,054,647	2,042	4,538,492	10,507	21,560,828	......	169,616
Royal	1,997	7,669,848	125	339,318	2,062	7,724,722	......	724,353
Sauvegarde	3,007	4,330,629	712	874,950	3,509	4,862,565	......	249,022
Sovereign	6,731	10,442,294	1,400	2,531,301	7,610	12,154,582	......	211,240
Sun Life of Canada	90,653	333,405,222	5,985	22,645,557	92,992	350,562,169	43	6,899,990
Travelers of Hartford	7,769	49,076,238	1,102	3,196,250	8,225	51,719,330	1	1,500
Western	1,592	2,260,935	719	1,107,011	2,010	2,915,057	42	202,438
MUTUAL								
Metropolitan	925,219	518,007,271	89,851	60,642,893	959,162	562,704,333	2	32,417
New York	17,410	39,217,688	668	1,317,200	17,422	38,908,628	11	77,500
Prudential of America	731,490	318,145,248	67,067	36,063,656	746,911	337,986,808	2	54,000
Royal Guardians	5,115	2,546,556	301	150,271	5,032	2,538,177	4	11,500
Standard†	4,876	13,253,640	316	960,365	4,993	13,723,713	......	24,660
Toronto Mutual	24,623	9,022,673	5,524	2,638,912	27,412	10,647,660	12	24,500
OTHER								
Mutual Life of Canada	118,644	311,774,505	9,830	25,626,312	124,389	327,177,845	......	21,873,456
North America	37,761	93,066,077	4,387	11,319,043	40,500	100,765,205	......	4,471,962
Norwich Union Life	2	8,208	......	....	1	6,000	......	....
Totals	2,928,007	3,459,787,079	289,223	367,966,881	3,050,018	3,714,400,345	......	115,043,760
Totals for 1941	2,829,514	3,251,589,742	296,652	329,995,138	2,928,007	3,459,787,079	......	111,177,073

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1942

Societies	PREMIUMS (INCLUDING DUES)						DISBURSEMENTS (EXCLUDING EXPENSE)				
	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	General (Expense) Fund	Other Funds	Total	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	Other Funds	Total
	$	$	$	$	$	$	$	$	$	$	$
Aid Association for Lutherans	33,801	101	2,847	10,078	....	46,827	7,718	53	698	....	8,469
Alliance Nationale	3,744	429	141	3,744	....	8,058	5,703	706	45	....	6,454
Artisans, La Societe des Can.-Francais	15,809	2,625	525	8,879	....	27,838	30,934	3,585	....	....	34,519
Associated Canadian Travellers	301	1,526	....	1,480	58	3,365	....	205	....	....	205
Canadian Order of Chosen Friends	163,878	15,474	7,354	1,851	91	188,648	218,838	19,817	776	....	239,431
Canadian Order of Foresters	278,004	20,467	230	20,763	....	319,464	503,484	18,445	....	....	521,929
Canadian Woodmen of the World	33,433	2,906	572	19,724	....	56,635	114,269	3,291	68	....	117,628
Catholic Mutual Benefit Ass'n	17,324	129	....	1,698	....	19,151	53,061	36	....	....	53,097
Catholic Order of Foresters	45,699	....	996	15,857	28	62,580	85,769	....	140	....	85,909
Civil Service Mutual Benefit Society	23,352	....	....	....	....	23,352	9,235	....	....	....	9,235
Commercial Travellers of Canada	92,212	....	....	....	....	92,212	106,583	....	....	....	106,583
Commercial Travelers Mutual Acc. Ass'n	....	30,317	....	....	....	30,317	....	17,220	....	....	17,220
Croatian Fraternal Union of America	34,040	23,529	4,405	8,242	2,720	72,936	12,442	24,949	2,179	63	39,633
First Catholic Slovak Union of America	6,048	....	691	912	194	7,845	2,855	....	....	....	2,855
Grand Orange Lodge of British America	87,965	....	....	....	....	87,965	66,661	....	....	....	66,661
Hamilton Firemen s Benefit Fund	....	....	....	....	23,834	23,834	....	....	....	21,963	21,963
Hamilton Police Benefit Fund	....	....	....	....	23,993	23,993	....	....	....	13,084	13,084
Independent Order of Foresters	425,783	26,994	5,416	....	....	458,193	794,578	19,999	1,000	....	815,577
Italo-Canadians, Order of	1,118	1,031	19	1,443	....	3,611	200	631	11	....	842
Jewish National Workers' Alliance	5,049	2,395	144	6,370	132	14,090	3,006	1,332	....	....	4,338
Knights of Columbus	22,584	....	....	15,234	....	37,818	18,350	....	....	....	18,350
London Police Benefit Ass'n	....	....	....	....	7,981	7,981	....	....	....	8,051	8,051
Lutheran Brotherhood	4,258	....	11	975	....	5,244	996	....	....	....	996
Maccabees	43,358	2,774	6,351	19,141	724	72,348	51,939	3,090	502	....	55,531
Ministers' Life and Casualty Union	14,941	13,826	....	6,365	....	35,132	6,726	11,804	....	....	18,530
National Fraternal Society of the Deaf	2,597	741	....	528	117	3,983	124	425	....	....	549
Ontario Commercial Travellers Ass'n	20,426	....	....	....	....	20,426	45,401	....	....	....	45,401
Ontario Secondary School Teachers	7,885	....	....	....	....	7,885	4,000	....	....	....	4,000
Ottawa Firemen's Super. & Benefit Fund	....	....	....	....	23,286	23,286	....	....	....	25,375	25,375
Ottawa Police Benefit Fund	....	....	....	....	31,870	31,870	....	....	....	24,055	24,055
Ottawa Superannuation Fund	....	....	....	....	32,247	32,247	....	....	....	28,149	28,149
Royal Arcanum	20,679	....	87	2,861	....	23,627	18,423	....	....	....	18,423
Slovene National Benefit Society	989	454	164	181	45	1,833	....	442	....	....	442
Sons of England Benefit Society	20,777	20,681	....	4,752	3,635	49,845	24,528	20,226	....	....	44,754
Sons of Scotland Benevolent Ass'n	41,089	391	797	19,539	....	61,816	72,199	367	....	....	72,566
Stratford Municipal Benefit Fund	....	....	....	....	3,778	3,778	....	....	....	3,308	3,308
Toronto Firemen's Benefit Fund	....	....	....	....	95,997	95,997	....	....	....	125,729	125,729
Toronto Police Benefit Fund	....	....	....	....	143,234	143,234	....	....	....	260,848	260,848
Ukranian National Ass'n	12,966	562	3,121	6,563	141	23,353	500	150	....	....	650
Ukranian Workingmen's Ass'n	2,885	....	556	980	278	4,699	81	....	....	110	191
Union St. Joseph du Canada	69,070	6,704	5,417	30,660	719	112,570	61,789	5,218	408	50	67,465
United Commercial Travelers of America	....	14,469	....	4,919	996	20,384	....	12,302	....	320	12,622
Women's Benefit Ass'n	6,533	....	1,668	1,645	219	10,065	4,419	....	....	16	4,435
Workmen's Circle	1,753	2,709	....	2,233	....	6,695	1,500	1,576	....	....	3,076
TOTALS	1,560,350	191,234	41,512	217,617	396,317	2,407,030	2,326,311	165,869	5,827	511,121	3,009,128

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1942

Societies	In Force January 1	Increases		Decreases			In Force December 31
		New Issued	Other Increases	By Death and Maturity	By Lapse and Surrender	Other Decreases	
	$	$	$	$	$	$	$
Aid Association for Lutherans	1,329,727	212,500	32,393	....	47,942	26,997	1,499,681
Alliance Nationale	217,790	59,550	19,000	4,900	32,050	21,850	237,540
Artisans, La Societe des Canadiens-Francais	1,162,796	72,750	54,373	26,541	60,250	40,253	1,162,875
Associated Canadian Travellers	....	18,670	....	....	....	....	18,670
Canadian Order of Chosen Friends	5,087,674	404,500	72,912	168,402	222,507	64,621	5,109,556
Canadian Order of Foresters	15,109,050	632,000	33,860	471,710	419,105	65,255	14,818,840
Canadian Woodmen of the World	2,550,202	128,900	26,588	101,093	75,996	8,611	2,519,990
Catholic Mutual Benefit Ass'n	841,031	....	976	36,714	4,338	7,976	792,979
Catholic Order of Foresters	3,073,867	72,900	43,000	78,577	94,899	38,259	2,978,032
Civil Service Mutual Benefit Society	1,111,711	68,250	3,750	9,250	8,250	1,250	1,164,961
Commercial Travellers of Canada	82,550	12,180	....	1,550	3,410	....	89,770
Croatian Fraternal Union of America	1,585,900	126,500	56,000	9,700	33,000	22,900	1,702,800
First Catholic Slovak Union of America	311,000	64,500	1,000	2,500	11,000	....	363,000
Grand Orange Lodge of British America	2,990,356	306,000	26,883	53,179	60,375	4,356	3,205,329
Independent Order of Foresters	19,647,058	801,500	123,246	555,763	613,764	262,722	19,139,555
Italo-Canadians, Order of	47,616	13,500	1,135	200	3,821	....	58,230
Jewish National Workers' Alliance	219,395	42,550	14,111	2,250	1,989	438	271,379
Knights of Columbus	1,970,400	147,350	34,850	16,350	109,700	21,100	2,005,450
Lutheran Brotherhood	159,400	7,000	....	....	2,000	....	164,400
Maccabees	2,343,280	332,250	100,423	55,649	152,890	7,000	2,560,414
Ministers' Life and Casualty Union	531,000	80,500	....	4,000	15,500	8,500	583,500
National Fraternal Society of the Deaf	152,786	19,500	2,000	....	1,000	6,386	166,900
Ontario Commercial Travellers Ass'n	1,471,701	131,992	....	45,143	36,316	....	1,522,234
Ontario Secondary School Teachers	987,000	26,000	6,000	3,000	....	66,000	950,000
Royal Arcanum	797,263	175,000	14,089	28,500	52,000	2,000	903,852
Slovene National Benefit Society	46,900	4,250	500	....	1,000	....	50,650
Sons of England Benefit Society	628,464	17,750	3,190	18,335	11,143	....	619,926
Sons of Scotland Benevolent Ass'n	2,814,549	144,750	31,376	71,164	70,810	5,566	2,843,135
Ukranian National Ass'n	308,508	126,000	45,500	500	58,500	....	421,008
Ukranian Workingmen's Ass'n	88,250	5,500	5,615	....	6,750	4,000	88,615
Union St. Joseph du Canada	4,267,177	782,300	77,766	69,469	355,572	25,000	4,677,202
Women's Benefit Ass'n	287,769	5,750	5,477	3,294	....	....	295,702
Workmen's Circle	94,400	2,600	2,800	1,500	1,600	1,100	95,600
Totals	72,316,570	5,045,242	838,813	1,839,233	2,567,477	712,140	73,081,775

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1942

Societies	At End of 1941	Additions		Deductions			At End of 1942
		New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other	
	$	$	$	$	$	$	$
Aid Association for Lutherans	138,058	28,000	872	....	1,000	15,808	150,122
Alliance Nationale	24,239	26,500	1,100	750	7,780	2,720	40,589
Artisans, La Societe des Canadiens-Francais	60,068	16,494	2,400	200	3,844	5,459	69,459
Canadian Order of Chosen Friends	288,300	129,900	5,400	....	73,200	5,600	344,800
Canadian Woodmen of the World	35,720	9,750	446	....	4,500	1,745	39,671
Catholic Order of Foresters	336,400	109,800	3,600	140	22,900	34,860	391,900
Croatian Fraternal Union of America	470,733	5,479	82,531	58	28,532	61,546	468,607
First Catholic Slovak Union	184,750	54,800	18,135	....	11,715	17,500	228,470
Independent Order of Foresters	188,500	184,500	2,100	....	98,700	....	276,400
Italo-Canadians, Order of	644	....	....	....	244	....	400
Jewish National Workers' Alliance	1,500	2,300	....	....	....	....	3,800
Lutheran Brotherhood	6,000	....	....	....	....	....	6,000
Maccabees	411,713	79,750	24,028	502	69,315	....	445,674
Royal Arcanum	6,000	18,000	1,000	....	....	....	25,000
Slovene National Benefit Society	21,500	500	....	....	500	500	21,000
Sons of Scotland Benevolent Ass'n	47,959	10,375	122	....	6,500	....	51,956
Ukranian National Ass'n	121,237	42,426	16,117	....	25,250	....	154,530
Ukranian Workingmen's Ass'n	23,950	9,750	....	....	7,200	....	26,500
Union St. Joseph du Canada	985,582	385,635	8,340	2,540	269,565	11,904	1,095,548
Women's Benefit Ass'n	71,495	5,950	....	....	2,609	790	74,046
Totals	3,424,348	1,119,909	166,191	4,190	633,354	158,432	3,914,472

TABLE IX. FRATERNAL SOCIETIES EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1942

Societies	Number at End of 1941	Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Terminated by Expiry	Other Deductions	Number at End of 1942
Aid Associations for Lutherans	301	20	1	....	13	....	1	308
Alliance Nationale	104	29	10	3	16	2	10	112
Artisans, La Societe des Canadiens-Francais	587	45	26	14	39	....	17	588
Associated Canadian Travellers	137	40	....	....	41	....	....	136
Canadian Order of Chosen Friends	1,337	98	24	34	185	....	....	1,240
Canadian Order of Foresters	6,087	113	8	98	256	....	....	5,854
Canadian Woodmen of the World	544	105	1	9	60	....	....	581
Commercial Travelers Mutual Accident Ass'n	1,579	83	72	16	162	....	....	1,556
Catholic Mutual Benefit Ass'n	14	....	....	....	....	....	....	14
Independent Order of Foresters	4,910	73	212	15	457	....	....	4,723
Italo-Canadians, Order of	183	14	3	1	11	1	....	187
Jewish National Workers' Alliance	483	92	16	5	10	....	....	576
Maccabees	848	47	5	5	29	....	1	865
Ministers' Life and Casualty Union	1,085	95	5	3	28	....	....	1,154
Slovene National Benefit Society	60	7	1	....	2	....	....	66
Sons of England Benefit Society	8,385	356	....	182	687	....	....	7,872
Sons of Scotland Benevolent Ass'n	95	....	....	....	12	....	....	83
Union St. Joseph du Canada	1,401	69	20	31	94	....	11	1,354
United Commercial Travelers of America	1,255	167	46	11	153	....	....	1,304
Workmen's Circle	321	4	6	4	1	....	2	324
Totals	29,716	1,457	456	431	2,256	3	42	28,897

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Acadia	46,414	48,810	16,152	33.10
Aetna Insurance	225,535	225,164	68,263	30.32
Agricultural	64,807	52,830	24,879	47.09
Alliance Assurance	103,737	105,437	57,034	54.09
Alliance Insurance	154,185	106,957	22,050	20.62
American Alliance	17,210	16,826	2,875	17.09
American Central	18,384	19,617	7,439	37.92
American Equitable	114,693	84,352	26,865	31.85
American Home Fire	32,824	28,796	18,954	65.82
American Insurance	45,699	43,479	8,970	20.63
Anglo-Scottish	39,328	38,711	12,690	32.78
Atlas	103,419	128,745	47,409	36.82
Automobile Insurance	....	....	....	.....
Baloise	28,966	34,754	16,536	47.58
Bankers & Shippers	34,011	34,085	20,454	60.00
Beaver Fire	3,523	3,112	2,219	71.30
Bee	40,966	54,489	13,105	24.05
Boston Insurance	7,137	4,971	354	7.12
British America	140,143	150,379	66,265	44.07
British Canadian	21,006	14,583	4,006	27.47
British Crown	115,096	119,673	46,796	39.10
British Empire	25,931	23,802	12,599	52.93
British & European	9,192	9,808	3,721	37.94
British General	22,981	24,521	9,299	37.92
British Law	7,844	16,267	6,312	38.80
British Northwestern	42,015	59,193	18,567	31.37
British Oak	22,987	15,255	5,029	32.97
British Traders	74,458	65,490	31,443	48.01
Caledonian American	11,611	13,455	6,365	47.30
Caledonian Insurance	79,594	91,295	38,458	42.12
California Insurance	9,192	9,809	3,721	37.93
Camden	23,829	22,242	11,927	53.62
Canada Accident & Fire	50,558	53,946	20,457	37.92
Canada Security	48,050	49,828	14,497	29.09
Canadian Fire	115,079	109,695	35,667	32.51
Canadian General	144,509	122,484	57,078	46.60
Canadian Indemnity	70,914	63,805	13,139	20.59
Canadian Surety	46,895	41,365	14,910	36.05
Car & General	34,773	37,565	9,888	26.32
Casualty Co. of Canada	49,400	43,412	19,790	45.59
Central Insurance	24,885	28,742	10,545	36.68
Central Union	5,977	5,399	2,260	41.86
Century Insurance	60,821	63,977	29,258	45.73
China Fire	10,637	9,356	4,492	48.01
Citizens of New Jersey	3,881	4,763	923	19.38
Columbia Insurance of New York	15,574	16,307	5,384	33.02
Commercial Union Assurance	232,961	238,226	119,820	50.30
Connecticut Fire	58,241	62,512	18,243	29.18
Consolidated Fire & Casualty	86,550	82,396	41,032	49.79
Continental Insurance	104,089	97,656	26,469	27.10
Cornhill	51,410	51,402	39,803	77.43
Dominion of Canada General	193,102	196,824	77,476	39.36
Dominion Fire	190,627	195,220	65,124	33.36
Drapers' & General	8,796	7,532	4,649	61.72
Eagle Fire	27,026	26,129	7,621	29.17
Eagle, Star	114,668	103,217	69,282	67.12
Employers' Liability	177,682	200,049	79,937	39.96
Ensign Insurance	35,075	37,758	8,996	23.83
Equitable Fire & Marine	11,648	12,402	3,649	29.42
Excess	27,283	26,426	18,085	68.43
Essex & Suffolk Equitable	13,603	17,490	5,382	30.77
Eureka-Security	16,690	16,983	12,907	76.00
Federal Fire	168,243	167,790	75,122	44.77
Federal Insurance	13,438	19,940	5,937	29.77
Fidelity-Phenix	77,570	94,162	20,941	22.24
Fire Association of Philadelphia	51,964	41,058	12,058	29.37
Fire Insurance of Canada	141,234	137,992	83,143	60.25
Fireman's Fund	65,636	67,277	13,748	20.44
Firemen's Insurance of Newark	63,173	71,049	42,799	60.24
First American Fire	3,243	4,922	172	3.49
Fonciere Fire of Paris, France	2,152	1,497	426	28.45
General Accident of Canada	64,462	63,979	26,416	41.29
General Accident, Fire & Life	139,260	150,333	55,311	36.79
General Security	24,355	26,202	11,238	42.89
Girard Fire & Marine	16,581	17,150	4,278	24.94
Glens Falls	59,187	59,717	32,792	54.91
Globe & Republic	6,922	7,377	7,714	104.57
Globe Indemnity of Canada	31,106	35,927	13,182	36.70
Grain Insurance & Guarantee	....	....	....	....
Granite State Fire	16,349	14,333	6,520	45.49
Great American Insurance	177,438	173,203	29,159	16.84
Guardian Assurance	155,265	182,988	60,625	33.13

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Guardian Insurance	23,437	27,233	10,384	38.13
Guildhall	32,193	33,714	16,149	47.90
Halifax Insurance	318,792	348,084	261,065	75.00
Hand-in-Hand	44,939	43,851	10,198	23.26
Hanover	52,467	46,600	27,130	58.22
Hartford Fire	212,778	208,422	87,835	42.14
Helvetia Swiss Fire	34,688	32,737	32,030	97.84
Home Fire & Marine	53,541	54,534	12,071	22.13
Home Insurance	438,459	399,041	159,478	39.96
Hudson Bay	38,923	44,953	16,494	36.69
Imperial Assurance	30,943	32,540	10,768	33.09
Imperial Guarantee & Accident	22,193	21,088	925	4.39
Imperial Insurance Office	46,610	49,005	12,328	25.15
Insurance of North America	248,501	243,194	72,190	29.68
Jersey Insurance Co. of New York	11,890	12,609	5,127	40.66
Law, Union & Rock	73,569	71,929	28,696	39.89
Legal & General	59,794	55,743	31,755	56.97
Liverpool & London & Globe	267,350	287,800	119,641	41.57
Liverpool-Manitoba	49,770	57,483	21,091	36.70
London Assurance	161,492	147,971	78,521	53.06
London-Canada	50,013	53,021	18,174	34.27
London & County	14,955	14,515	2,731	18.81
London Guarantee & Accident	30,965	32,607	10,768	33.02
London & Lancashire Guar. & Accident	6,250	6,562	3,147	47.96
London & Lancashire	409,626	411,009	167,491	40.75
London & Prov. Marine & General	14,112	13,094	12,165	92.90
London & Scottish	12,879	15,260	7,797	51.09
Lumbermen's Insurance	42,695	40,508	13,341	32.93
Maryland Insurance	8,247	9,399	3,446	36.67
Mercantile	52,654	54,722	20,036	36.61
Merchants Fire of New York	59,183	61,417	40,227	65.49
Merchants Fire	103,337	110,267	44,028	39.93
Merchants & Manufacturers	48,018	48,975	48,204	98.42
Merchants Marine	36,649	45,438	10,058	22.14
Mercury Insurance	22,016	22,557	5,121	22.70
Michigan Fire & Marine	10,790	8,639	2,094	24.23
Motor Union	17,386	18,780	4,943	26.32
National-Ben Franklin	67,918	68,930	30,494	44.24
National Fire of Hartford	54,538	70,184	9,733	13.87
Nationale Fire of Paris	42,909	45,049	35,485	78.77
National-Liverpool	24,885	28,742	10,545	36.68
National Provincial	17,386	18,780	4,944	26.32
National Security	50,009	35,648	1,046	2.93
National Union Fire	100,050	96,310	72,029	74.79
Newark Fire	26,759	30,906	11,340	36.69
New England Fire	2,698	2,160	523	24.21
New Hampshire Fire	79,468	51,501	24,073	46.77
New York Fire	28,562	30,439	22,335	73.37
New York Underwriters	33,131	29,508	12,008	40.69
Niagara Fire	32,609	41,911	10,489	25.03
North British & Mercantile	205,542	230,161	92,573	40.22
North Empire	30,943	32,536	10,768	33.09
North River	43,304	42,077	18,131	43.09
North West Fire	18,384	19,617	7,439	37.92
Northern Assurance	120,230	136,838	87,388	63.86
Northwestern National	62,684	64,246	19,980	31.10
Norwich Union	320,175	347,132	117,866	33.95
Occidental Fire	37,445	45,129	8,365	18.54
Ocean Accident & Guarantee	50,558	53,947	20,457	37.92
Pacific Coast Fire	27,599	29,117	11,984	41.15
Pacific Fire	41,827	47,443	31,858	67.15
Palatine	55,154	58,851	22,316	37.92
Patriotic	35,318	35,918	13.577	37.80
Pearl	148.293	130,574	65,230	49.96
Phenix Fire of Paris, France	10,992	13,730	3,079	22.42
Philadelphia Fire & Marine	36,513	20,979	12,609	60.10
Phoenix Assurance of London	205,926	219,010	78,146	35.69
Phoenix of Hartford	96,513	103,877	30,231	29.10
Pilot	66,121	55,367	26,967	48.70
Pioneer	21,894	25,286	9,278	36.69
Planet	29,191	29,118	12,995	44.63
Providence-Washington	27,352	29,824	5,911	19.81
Provincial Insurance	65,903	69,344	44,916	64.77
Prudential Assurance	356,588	319,797	124,213	38.84
Quebec Fire	24,246	20,824	9,568	45.94
Queen City	40,340	43,903	23,609	53.78
Queen Insurance	113,134	129,558	47,440	36.61
Railway Passengers	24,553	25,193	3,700	14.69
Reliance Insurance	21,533	21,004	4,469	21.28
Royal Exchange	129,439	134,976	30,382	22.50
Royal Insurance	379,821	432,190	135,651	31.38
Royal Scottish	29,465	29,682	14,351	48.35

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
St. Paul Fire & Marine	80,235	76,915	21,315	27.71
Scottish Canadian	39,060	33,577	8,643	25.74
Scottish Insurance	36,000	26,168	5,251	20.07
Scottish Metropolitan	55,088	53,571	15,330	28.62
Scottish Union & National	68,765	76,623	43,377	56.61
Sea	63,295	62,202	21,568	34.67
Security Insurance of New Haven	42,831	34,537	8,851	25.62
Security National	8,379	5,812	444	7.63
Sentinel Fire	2,698	2,160	523	24.21
South British	40,955	32,082	11,904	37.10
Southern Insurance	9,997	10,596	4,017	37.91
Springfield Fire & Marine	125,164	102,284	21,559	21 08
State Assurance	17,386	18,780	4,944	26.32
Sterling	3,484	3,226	2,640	81.85
Sun Insurance Office	235,206	253,638	91,709	36.16
Svea Fire & Life	2,740	3,708	706	19.03
Switzerland General	53,609	39,655	40,937	103.23
Toronto General	118,235	120,755	46.658	38.64
Travelers Fire	159,699	146,647	70,147	47.83
Union Assurance	87,327	93,180	35,333	37.92
Union Fire, Accident & General	55,896	59,883	34,754	58.03
Union Insurance of Canton	127,642	112,267	53,903	48.01
Union Marine & General	30,943	32,540	10,768	33.09
United Firemen's	15,464	16,328	5,384	32.98
United States Fire	87,302	82,682	32,510	39.32
Urbaine	15,187	13,707	5,766	42.07
Victory Insurance Co. Ltd.	41,850	18,301	10,552	57.65
Wellington	182,290	185,451	88,634	47.79
Westchester	23,987	26,548	3,992	15.03
Western Assurance	254,750	264,221	103,060	39.01
World Fire & Marine	24,082	24,224	1,509	6.23
World Marine & General	28,340	27,431	20,613	75.14
Yorkshire	91,834	94,365	52,694	55.84
UNLICENSED INSURERS				
American Reserve	43,284	21,800	16,861	77.35
Canadian National	12,839	11,394	13,714	120.36
Commercial Union Fire	4,596	4,904	1,860	37.93
International Insurance	*−8,720*	88,944	91,453	102.82
Metropolitan Fire Reassurance	27,762	21,401	13,996	65.40
North Eastern	41,329	37,300	17,924	48.05
North Star	46,476	32,242	31,951	99.09
Saskatchewan Mutual Fire	22,936	12,140	8,147	67.10
TOTALS FOR 1942	14,015,927	14,143,475	5,863,139	41.45
TOTALS FOR 1941	15,640,752	13,056,714	4.862,405	37.24
‡FARMERS' MUTUALS				
Algoma	13,637	14,017	2,225	15.87
Amherst Island	1,170	958	2,650	276.62
Ayr	23,663	23,354	14,731	63.08
Bay of Quinte	48,175	46,698	13,110	28.07
Bertie and Willoughby	18,337	17,520	5,136	29.32
Blanshard	7,934	7,750	3,400	43.87
Blenheim, North	12,019	11,831	6,593	55.73
Brant County	18,870	18,705	17,423	93.15
Canadian Millers'	19,891	20,132	19,357	96.15
Caradoc	10,943	11,002	7,622	69.28
Clinton	17,350	16,648	8,694	52.22
Culross	10,518	10,227	4,247	41.53
Dereham and West Oxford	11,152	10,749	5,109	47.53
Dorchester, North and South	20,601	19,906	9,261	46.52
Downie	10,290	9,744	6,480	66.50
Dufferin	32,358	31,804	15,278	48 04
Dumfries, North, and Waterloo, South	23,221	22,749	12,704	55.84
Dunwich	16,160	15,763	9,958	63 17
Easthope, South	31,495	30,793	18,505	60.09
Ekfrid	11,789	11,530	5,381	46.67
Elma	15,382	15,244	14,020	91.97
Eramosa	6,602	6,223	3,374	54 22
Erie	10,698	10,747	6,034	56.15
Farmers' Central	129,247	124,660	59,372	47.63
Farmers' Union	64,198	60,916	17,471	28.68
Formosa	22,875	22,049	6,819	30.93
Germania	22,054	22,128	12,453	56.28

---

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Cont'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
‡FARMERS' MUTUALS	$	$	$	%
Glengarry	31,135	29,920	20,990	70.15
Grand River	11,155	10,923	8,458	77.43
Grenville Patron	60,262	57,251	28,718	50.16
Grey and Bruce	21,782	20,973	10,570	50.40
Guelph Township	2,353	2,441	1,508	61.78
Halton Union	27,271	27,282	17,571	64.41
Hamilton Township	33,370	30,633	13,592	44.37
Hay Township	14,277	14,172	12,798	90.30
Hopewell Creek	4,133	4,047	648	16.01
Howard	35,994	33,860	19,702	58.19
Howick	36,254	35,643	25,555	71.70
Kent and Essex	85,059	80,987	31,543	38.95
Lambton	43,534	44,635	18,414	41.25
Lanark County	83,024	81,655	29,849	36.56
Lennox and Addington	22,043	20,414	14,192	69.52
Lobo	7,825	7,663	2,493	32.53
London Township	11,445	11,301	2,717	24.04
McGillivray	4,048	3,503	1,284	36.65
McKillop	17,469	17,683	13,367	75.59
Maple Leaf	63,678	58,768	22,926	39.01
Nissouri	30,571	29,919	20,624	68.93
Norfolk	12,611	12,258	11,355	92.63
North Kent	21,011	19,400	8,474	43.68
Oneida	4,467	4,049	716	17.68
Ontario Threshermen's	16,297	16,241	3,613	22.25
Otter	26,622	26,289	10,392	39.53
Peel County	75,579	72,322	48,041	66.43
Peel and Maryborough	33,381	32,393	10,910	33.68
Prescott	15,967	14,458	9,285	64.22
Puslinch	4,929	4,912	3,852	78.42
Saltfleet and Binbrook	8,785	8,117	8,706	107.26
Southwold	8,902	8,663	4,672	53.93
Townsend	10,904	11,247	6,890	61.26
Usborne and Hibbert	23,176	19,926	17,351	87.08
Walpole	10,016	9,763	2,323	23.79
Waterloo, North	118,344	115,772	75,675	65.37
Wawanosh, West	32,781	32,484	18,874	58.10
Westminster Township	11,385	11,277	3,812	33.80
Williams, East	13,059	12,809	9,311	72.69
Yarmouth	10,697	10,008	3,228	32.25
TOTALS FOR 1942	1,736,224	1,679,908	882,406	*52.53
TOTALS FOR 1941	1,668,407	1,644,337	973,048	59.18
OTHER MUTUALS				
Central Manufacturers'	45,780	43,444	43,374	99.84
Hardware Dealers'	161,960	158,222	79,079	49.98
Indiana Lumbermen's	38,637	38,377	31,256	81.44
Lumber Mutual	39,974	40,555	24,195	59.66
Lumbermen's Mutual	26,302	29,841	25,627	85.88
Mill Owners'	94,530	98,877	48,469	49.02
Mutual Implement & Hardware	167,503	163,788	79,559	48.57
National Retailers	42,763	40,004	21,909	54.75
Northwestern Mutual	208,543	225,205	90,376	40.13
Pennsylvania Lumbermen's	31,022	33,827	23,472	69.39
United Mutual	71,818	76,443	84,001	109.88
TOTALS FOR 1942	928,832	948,583	551,317	58.12
TOTALS FOR 1941	991,211	913,836	191,455	20.95
CASH MUTUALS (WITHOUT SHARE CAPITAL)				
Economical	306,645	303,662	126,717	41.73
Gore District	346,062	344,196	131,655	38.25
Millers' National	51,529	53,466	18,092	33.83
Perth	156,149	158,661	62,943	39.67
Portage La Prairie	21,417	20,850	3,896	18.69
Waterloo	264,584	271,552	99,022	36.46
Wawanesa	537,343	510,757	247,538	48.46
TOTALS FOR 1942	1,683,729	1,663,144	689,863	41.48
TOTALS FOR 1941	1,711,965	1,623,795	707,271	43.56

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

*Ratio of management expense (including adjustment of losses) to net premiums earned—21.16%.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Cont'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
CASH MUTUALS	$	$	$	%
(WITH SHARE CAPITAL)				
Canadian Mercantile	65,120	61,746	36,688	59.41
Commerce Mutual	149,742	149,929	100,971	67.35
Equitable Fire Insurance Co	114,127	108,965	75,414	69.20
Missisquoi & Rouville	21,274	13,374	9,026	67.49
Stanstead & Sherbrooke	111,382	116,195	70,551	60.72
TOTALS FOR 1942	461,645	450,209	292,650	65.00
TOTALS FOR 1941	452,363	402,836	187,109	46.45
RECIPROCAL EXCHANGES				
Affiliated Underwriters	48,923	39,924	15,678	39.27
American Exchange Underwriters	10,377	10,181	282	2.77
Canadian Reciprocal Underwriters	10,071	9,171	413	4.51
Canners Exchange Subscribers	18,048	20,728	34,815	167.96
Fireproof Sprinklered	4,281	3,343	146	4.38
Individual Underwriters	32,749	36,649	3,398	9.27
Lumbermen's Underwriting Alliance	59,620	67,814	951	1.40
Metropolitan Inter-Insurance	19,195	19,453	33,025	169.77
New York Reciprocal Underwriters	21,239	21,448	483	2.25
Underwriters Exchange	352	1,317	65	4.93
Warner Reciprocal Insurers	1,371	898	....	.....
TOTALS FOR 1942	226,226	230,926	89,256	38.65
TOTALS FOR 1941	253,335	213,755	25,546	11.95
NON-MARINE UNDERWRITERS AT LLOYD'S				
1942	620,989	644,060	566,622	87.98
1941	681,941	593,094	435,132	73.37

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Cont'd*)

ASSOCIATED NEW ENGLAND FACTORY MUTUALS

Companies	Net Amount at Risk	Premium Deposits Written					Net Premium Deposits Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premium Deposits Earned	Net Losses Incurred per $100,000 at Risk
		Gross	Reinsurance Ceded	Returned to Policyholders		Net				
				On Cancelled Policies	On Expired Policies					
	$	$	$	$	$	$	$	$	%	$
Arkwright Mutual	44,156,746	370,134	182,311	12,076	119,813	55,934	25,554	9,286	36.34	21.03
Blackstone Mutual	57,014,642	456,701	221,658	28,462	127,747	78,834	62,850	11,856	18.86	20.79
Boston Manufacturers'	53,662,154	350,426	76,211	16,204	195,126	62,885	24,592	9,719	39.52	18.11
Cotton & Woollen Manufacturers'	30,542,841	168,759	12,325	7,515	98,221	50,698	18,123	4,573	25.23	14.97
Fall River Mutual	13,882,091	90,261	33,849	4,219	36,651	15,542	10,270	2,503	26.66	18.03
Firemen's Mutual	81,965,512	465,714	204,477	24,650	132,164	104,423	94,799	13,853	14.61	16.90
Manufacturers' Mutual	186,800,694	1,118,877	171,566	121,313	571,188	254,810	181,688	40,131	22.09	21.48
Philadelphia Manufacturers'	15,309,821	82,969	24,095	4,938	31,137	22,799	17,205	4,053	23.55	26.47
Protection Mutual	17,111,609	74,106	6,668	4,158	33,389	29,891	16,247	3,773	23.22	22.05
What Cheer Mutual	29,141,114	287,268	109,836	18,118	122,707	36,607	23,536	6,959	29.56	23.88
Worcester Manufacturers' Mutual	13,822,091	90,261	33,849	4,219	36,651	15,542	10,270	3,238	31.52	23.43
Totals for 1942	543,409,315	3,555,476	1,076,845	245,872	1,504,794	727,965	485,134	109,944	22.66	20.23
Totals for 1941	501,508,297	2,162,574	639,557	151,114	827,831	544.072	434,320	133,513	30.74	26.62

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (*Concl'd*)

Class	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned	The Same Ratio for 1941
RECAPITULATION	$	$	$	%	%
Joint Stock Companies............	14,015,927	14,143,475	5,863,139	41.45	37.24
Mutual Insurance Corporations:					
(a) Farmers' Mutuals.........	1,736,224	1,679,908	882,406	52.53	59.18
(b) Associated New England Factory Mutuals......	727,965	485,134	109,944	22.66	30.74
(c) Other Mutuals............	928,832	948,583	551,317	58.12	20.95
Cash Mutual Insurance:					
(a) Without Share Capital.....	1,683,729	1,663,144	689,863	41.48	43.56
(b) With Share Capital.......	461,645	450,209	292,650	65.00	46.45
Reciprocal Exchanges.............	226,226	230,926	89,256	38.65	11.95
Lloyd's.........................	620,989	644,060	566,622	87.98	73.37
Totals for 1942.........	20,401,537	20,245,439	9,045,197	44.68	.....
Totals for 1941.........	21,944,046	18,882,687	7,515,479	39.80	.....

Note.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1942

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Aetna Insurance	*−551*	539	482	89 42
Agricultural	752	813	....	.....
Alliance Assurance	....	....	....	.....
Alliance Insurance	1,473	1,239	1,292	104 27
American Alliance	785	764	207	27.09
American Automobile Fire	123,400	124,661	28,106	22.54
American Automobile Insurance	390,751	414,387	122,897	29.60
American Central	....	....	....	.....
American Home Fire	....	....	....	.....
American Insurance	2,297	2,215	165	7.47
Anglo-Scottish Insurance	14,749	14,790	7,438	50.29
Arex Indemnity	11.436	11,698	12,867	109 99
Atlas Assurance	72,706	77,098	26,167	33.94
Boston	....	....	....	.....
British America Assurance	182,519	185,639	58,605	31.57
British Canadian	33,511	35,123	12,351	35.16
British & European	....	....	....	.....
British Empire	71,011	73,761	26,323	35.69
British General	28,602	31,710	10,472	33.02
British Law	6,884	8,034	2,688	33.46
British Oak	36,062	29,244	19,399	66.33
British Traders	69,377	69,036	41,441	60.03
Caledonian Insurance	22,575	23,001	3,647	15.85
Camden	1,649	1,622	3,657	225.46
Canada Accident & Fire	82,232	91,167	30,121	33.04
Canada Security	53,172	58,523	27,286	46.62
Canadian Fire Insurance	121,434	116,376	42,481	36.50
Canadian General Insurance	105,908	113,168	35,055	30.97
Canadian Indemnity	120,406	125,438	47,070	37.52
Canadian Surety	87,513	92,250	51,244	55.55
Car & General	5,061	5,052	*−1,913*	.....
Casualty Co. of Canada	110,309	114,395	50,896	44.49
Century Insurance	15,080	15,122	7,438	49.19
China Fire	....	....	....	.....
Commercial Union	46,479	52,208	17,949	34.38
Consolidated Fire & Casualty	115,911	121,206	34,913	28 80
Continental Casualty	2,224	3,128	*−747*	.....
Continental Insurance	....	....	....	.....
Cornhill	43,866	43,721	13,415	30.68
Dominion of Canada General	469,527	493,252	159,242	32.28
Dominion Fire	23,004	22,379	3,735	16.69
Drapers' & General	5,611	6,632	2,606	39.30
Eagle Fire	2,518	2,631	681	25.88
Employers' Liability	284,158	292,691	99,630	34.04
Employers' Reinsurance	50,922	50,377	32,279	64.10
Federal Fire	5,677	3,235	1,000	30.92
Federal Insurance	45,732	57,673	24,895	43.17
Fidelity & Casualty of New York	....	....	....	.....
Fidelity of Canada	59,809	55,963	21,185	37.85
Fidelity–Phenix	93,226	149,567	70,670	47.25
Fire Association of Philadelphia	1,160	3,251	1,705	52.44
Firemen's of Newark	....	....	....	.....
General Accident	476,721	490,397	183,756	37.47
General Accident, Fire & Life	203,764	212,955	103,122	48.42
General Exchange	192,217	403,692	191,700	47.48
General Security	29,217	32,923	14,016	42.57
Glens Falls	78,752	133,216	42,471	31.88
Globe Indemnity	85,280	85,650	25,953	30.30
Great American Indemnity	17,347	18,228	*−118*	.....
Great American Insurance	7,433	7,061	1,864	26.40
Guardian Assurance	462	389	....	.....
Guardian Insurance of Canada	119,195	119,918	61,436	51.23
Guildhall Insurance	92,328	99,160	29,980	30.23
Halifax Insurance	326,804	300,897	108,309	36.00
Hand-in-Hand	7,224	7,483	1,801	24.07
Hartford Accident & Indemnity	96,996	104,941	68,204	64.99
Hartford Fire	12,954	12,774	4,484	35.10
Home Fire & Marine	....	....	....	.....
Home Insurance	91,204	229,101	90,508	39.50
Imperial Guarantee & Accident	72,639	74,887	55,912	74.66
Imperial Insurance Office	13,424	13,959	3,184	22.81
Indemnity Insurance of North America	17,253	15,998	4.863	30.40
Insurance Co. of North America	7,388	6,381	4,561	71.48
Jersey Insurance	....	....	....	.....
Law, Union & Rock	12,156	13,288	1,822	13.71
Legal & General	....	....	....	.....
Liverpool & London & Globe	44,380	44,251	13,839	31.27
Liverpool–Manitoba	8,862	8,838	2,776	31.40
London Assurance	39,339	43,045	23,479	54.54
London–Canada	24,873	22,326	13,470	60.33
London & County	603	583	*−74*	.....
London Guarantee & Accident	105,104	109,355	36,431	33.31
London & Lancashire Guar. & Accident	49,495	51,084	17,559	34.37
London & Lancashire	35,461	35,573	14,792	41.58
London Provincial Marine & General	13,171	13,549	7,110	52.48
London & Scottish	5,595	5,778	2,415	41.80
Marine Insurance	2,404	2,835	4,115	145.15
Maryland Casualty	29,271	29,720	23,596	79.39
Mercantile Insurance	....	....	....	.....

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1942 (*Concl'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Merchants Fire	25,740	28,295	6,649	23.49
Merchants Marine	5,688	6,943	2,508	36.12
Mercury	3,917	4,571	2,203	48.19
Metropolitan Casualty	224,494	231,746	112,598	48.59
Michigan Fire & Marine	12	6	....	.....
Motor Union Insurance	37,050	37,015	13,085	35.34
National–Ben Franklin	55,016	60,059	29,191	48.60
National Fire of Hartford	....	....	....	.....
National Union Fire	13,493	13,306	2,354	17.69
Newark Fire	6,869	6,797	1,868	27.48
New England Fire	3	1	....	.....
New Hampshire Fire	1,903	2,213	1,533	69.27
New York Underwriters	839	752	76	10.11
Niagara Fire	....	....	....	.....
North British & Mercantile	56,046	70,033	20,394	29.12
Northern Assurance	109,837	105,977	37,356	35.25
Northwest Casualty	111,756	87,949	21,412	24.35
Northwestern National	3,668	3,756	1,026	27.32
Norwich Union Fire	205,416	215,570	70,140	32.54
Occidental Fire	9,595	9,678	2,543	26.27
Ocean Accident & Guarantee	160,933	178,419	58,978	33.05
Pacific Coast Fire	14,418	14,457	7,438	51.44
Palatine Insurance	17,877	19,818	6,556	33.08
Patriotic Assurance	3,705	3,608	6,941	192.40
Pearl	98,222	101,190	42,821	42.32
Phenix Fire of Paris	511	631	73	11.56
Phoenix Assurance	58,020	59,918	35,768	59.69
Pilot	556,838	569,687	180,631	31.70
Providence–Washington	11,187	9,015	5,294	58.72
Provincial Insurance	49,775	54,710	13,231	24.18
Prudential Assurance	138,001	133,829	18,218	13.61
Queen	8,249	8,191	2,241	27.35
Railway Passengers	30,287	31,450	3,697	11.76
Royal Exchange	28,167	29,547	8,497	28.75
Royal Insurance	107,577	110,123	33,670	30.57
St. Paul Fire & Marine	17,226	22,002	19,534	88.78
St. Paul Mercury Indemnity	13,168	14,510	*−627*	.....
Scottish Metropolitan	41,536	44,561	33,722	75.68
Scottish Union & National	52,773	50,268	26,459	52.64
Security Insurance of New Haven	5,658	8,730	2,662	30.49
Sentinel Fire	....	....	....	.....
Southern	4,916	4,930	2,479	50.28
Springfield Fire & Marine	102	47	....	.....
Sun Insurance Office	36,045	38,377	2,285	5.95
Svea Fire & Life	229	321	36	11.21
Toronto General	86,652	91,597	27,328	29.83
Travelers Fire	20,458	18,754	5,168	27.56
Travelers Indemnity	166,759	161,379	95,983	59.48
Travellers Insurance	....	....	....	.....
Union Assurance	21,452	23,783	7,856	33.03
Union Fire, Accident & General	28,055	39,460	1,448	3.66
Union of Canton	128,843	128,212	76,962	60.03
Union, Marine & General	26,297	27,191	7,719	28.39
United States Fidelity & Guaranty	93,375	75,778	53,601	70.73
United States Fire	....	....	....	.....
United States Guarantee	24,010	24,500	6,790	27.71
Wellington Fire	179,245	184,537	52,924	28.67
Western Assurance	281,465	296,097	93,415	31.55
Westminster Fire Office	....	....	....	.....
World Fire & Marine	....	....	....	.....
World Marine & General	49,606	48,447	17,018	35.13
Yorkshire Insurance	59,146	58,176	17,454	30.00
Zurich General Accident & Liability	260,234	268,179	129,908	48.44
MUTUALS				
Central Manufacturers'	2,652	3,031	410	13.53
Economical	256,336	254,983	70,933	27.82
Gore District	73,974	69,505	31,204	44.89
Hardware Dealers'	3,237	3,568	1,090	30.55
Indiana Lumbermen's	....	....	....	.....
Liberty Mutual	16,051	14,280	7,283	51.00
Lumbermen's Mutual Casualty	395,048	414,405	154,876	37.37
Lumbermen's Mutual Insurance	....	....	....	.....
Mutual Implement & Hardware	3,237	3,564	1,071	30.06
National Retailers	65,239	60,325	11,808	19.57
Northwestern Mutual	1,371	34,606	12,775	36.92
State Farm Mutual	66,004	63,778	24,731	38.78
United Mutual Fire	3,494	3,125	*−108*	.....
Wawanesa Mutual	249,958	218,620	109,687	50.17
OTHER				
General Reinsurance (Unlicensed)	22,515	21,826	*−2,627*	.....
North Star Reinsurance (Unlicensed)	128	64	....	.....
Affliated Underwriters (Reciprocal Exch.)	6,109	6,789	1,709	25.18
Non-Marine Underwriters at Lloyd's	1,583,043	1,715,920	935,565	54.52
Totals for 1942	11,840,998	12,672,499	5,097,897	40.23
Totals for 1941	13,315,564	12,686,272	6,751,708	53.20

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT—PERSONAL

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Aetna Life	1,823	95	5.21
Alliance Assurance	....	....	.....
Anglo-Scottish	24,985	1,699	6.80
Atlas Assurance	808	... .	.. .
British America	11,227	5,800	51.66
British Canadian	4,010	1,029	25 66
British Empire	5,102	634	12.42
British North Western	2,581	352	13 63
Canada Accident & Fire	13,781	2,413	17 50
Canada Security	3,107	1,424	45 83
Canadian Fire	1,045	66	6 31
Canadian General	12.888	2.978	23.10
Canadian Indemnity	1,754	66	3.76
Car & General	190	8	4.21
Casualty Co. of Canada	20,620	3,502	16.98
Century Insurance	9,733	6,684	68 67
Commercial Union	4,371	790	18.07
Confederation Life	4,138	6,500	157.08
Consolidated Fire & Casualty	303	....	.....
Continental Casualty	268,995	68,031	25.29
Dominion of Canada General	90,440	8.406	9.29
Dominion Fire	....	....	.....
Employers' Liability	104.545	33.701	32.23
Employers' Reinsurance	4.086	3.357	82.15
Fidelity Insurance of Canada	2,514	26	1 03
Fidelity & Casualty of N.Y.	68	....	.....
General Accident of Canada	34,231	4,029	11.77
General Accident Fire & Life	17,750	7.560	42.59
General Security	5,300	1,876	35.39
Globe Indemnity	17,856	1,658	9.28
Great American Indemnity	777	185	23.80
Great-West Life	1,859	36	1.93
Guardian Insurance of Canada	19,488	5,382	27.61
Guildhall	4,200	1,373	32.69
Halifax Insurance	15,271	2,583	16.91
Hartford Accident & Indemnity	3,510	751	21.39
Hudson Bay	....	....	.....
Imperial Guarantee & Accident Co.	40,207	11,511	28.62
Imperial Insurance Office	2,687	385	14.32
Indemnity Insurance of North America	7,490	1,684	22.48
Law, Union & Rock	5,096	162	3.17
Legal & General	1,846	47	2 54
Liverpool & London & Globe	1,984	184	9.27
London Guarantee & Accident	29,382	7,225	24.58
London & Lancashire Guarantee & Accident	12,145	5,201	42.82
London Assurance	2,408	1,095	45.47
London & Provincial	1,733	93	5.36
London & Scottish	175	....	.....
Maryland Casualty	3,690	386	10.46
Metropolitan Casualty	3,687	246	6.67
Motor Union	604	8	1.32
North American Accident	370	15	4.05
North British & Mercantile	9,893	1,957	19.78
Northern Assurance	3,593	1,840	51.21
Norwich Union	19,829	11,982	60.42
Occidental Fire	785	210	26.75
Occidental Life	....	....	.....
Ocean Accident & Guarantee	48,471	9,724	20.08
Pearl Assurance	4,383	6,143	140.15
Phoenix Assurance	7,607	2,731	35.90
Pilot	....	....	.....
Protective Association	3,833	1,864	48.63
Prudential Assurance	13,144	1,997	15.19
Railway Passengers	12,555	2,648	21.09
Royal Exchange	1,271	18	1.41
Royal Insurance	19,260	1,757	9.12
Scottish Metropolitan	1,212	238	19.63
Sun Insurance Office	15,189	2,906	19 13
Toronto General	10,544	2,788	26.44
Travelers Insurance	155,924	65,236	41.83
Union Assurance Society	3,331	1,139	34.19
Union of Canton	14.462	7.100	49.09
Union Marine	2,652	1,599	60.29
U.S. Fidelity & Guarantee	9,725	1,677	17.24
Wellington Fire	373	85	22.78
Western	43.128	17,316	40.15
World Marine & General	949	42	4.42
Yorkshire	17,932	1.236	6.89
Zurich	34,732	17,246	49.65

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—PERSONAL (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
MUTUALS	$	$	%
Lumbermen's Mutual Casualty	31,891	6,181	19.38
Metropolitan Life	101,319	36,122	35.65
Prudential Insurance	1,375	*−48*	.....
OTHER			
General Reinsurance Corp. (Unlicensed)	591	101	17.08
Lloyd's	84,158	8,669	10.30
Totals for 1942	1,500,971	413,740	27.56
Totals for 1941	1,495,366	541,214	36.19

ACCIDENT—PUBLIC LIABILITY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK			
Anglo-Scottish	6,188	10,408	168.19
Arex Indemnity	2,104	9	.42
Atlas Assurance	6,947	2,986	42.98
British America	10,417	*−153*	.....
British Canadian	2,375	*−77*	.....
British Empire	1,096	833	76.00
British Northwestern Fire	2,174	338	15.54
Canada Accident	6,507	3,061	47.04
Canada Security	3,230	775	23.99
Canadian Fire	7,949	1,055	13.27
Canadian General	42,571	9,698	22.79
Canadian Indemnity	63,843	7,007	10.97
Canadian Surety	13,212	1,957	14.81
Car & General	11,742	*−379*	.....
Casualty Co. of Canada	15,551	4,161	26.75
Century	260	4	1.53
Commercial Union	1,749	115	6.57
Consolidated Fire	775	17	2.19
Continental Casualty	14,610	6,687	45.77
Dominion of Canada General	32,652	11,175	34.22
Employers' Liability	87,995	18,281	20.77
Employers' Reinsurance	6,353	....	.....
Federal Fire	3,090-	*−799*	.....
Fidelity Casualty of N.Y.	506	....	.....
Fidelity Insurance of Canada	23,280	5,389	23.14
General Accident of Canada	98,575	25,986	26.36
General Accident Fire & Life	13,375	4,377	32.72
General Security	1,500	971	64.73
Globe Indemnity	23,980	12,292	51.25
Great American Indemnity	3,202	13,246	413 67
Guardian Insurance of Canada	9,586	1,343	14.01
Guildhall	2,712	357	13.16
Halifax Insurance	31,016	7,594	24.48
Hartford Accident & Indemnity	15,698	4,643	29.57
Imperial Guarantee & Accident	8,289	*−1,486*	.....
Imperial Insurance Office	1,549	646	41.70
Indemnity of North America	29,923	1,627	5 43
Law, Union & Rock	2,228	*−680*	.....
Legal & General	1,187	*−18*	.....
Liverpool & London & Globe	2,664	1,365	51.23
London Guarantee & Accident	17,340	12,652	72.96
London & Lancashire Guarantee & Accident	11,229	*−6,353*	.....
London Assurance	2,546	*−1,478*	.....
London & Provincial	574	....	.....
London & Scottish	1,387	290	20 90
Maryland Casualty	3,397	*−445*	. .
Metropolitan Casualty	24.396	7,542	30 91
Motor Union	157	....	.....
North British & Mercantile	4.278	3,324	77.69
Northern Assurance	19,771	3,696	18 69
Northwest Casualty	145	50	34.48
Norwich Union	15,070	2,021	13 41
Occidental Fire	332	....	.....
Ocean Accident & Guarantee	18,302	6.236	34 07
Pearl	31,480	1,812	5.75
Phoenix of London	12,780	3.630	28.40
Pilot	5,160	966	18.72
Prudential Assurance	26,953	17.501	64 93
Railway Passengers	1,414	173	12.24

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—PUBLIC LIABILITY (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	$	$	%
Royal Exchange	11,665	1,875	16.07
Royal Insurance	25,175	11,634	46.21
Scottish Metropolitan	676	260	38.46
Sun Insurance Office	3,404	181	5.31
Toronto General	34,831	6,890	19.78
Travelers Indemnity	4,473	457	10.21
Travelers Insurance	67,561	6,845	10.13
Union Assurance Society	1,961	488	24.88
Union of Canton	97,446	48,607	49.88
Union Marine	7,559	4,336	57.36
United States Fidelity	86,819	36,890	42.49
United States Guarantee	412	....	.....
Wellington Fire	142	....	.....
Western	22,032	4,794	21.75
World Marine & General	14,988	2,718	18.13
Yorkshire	6,374	262	4.11
Zurich	38,773	2,409	6.21
CASH MUTUALS			
Economical	5,861	1,773	30.25
Wawanesa	1,818	1,152	63.36
MUTUALS			
Liberty Mutual	4,666	3,612	77.41
Lumbermen's Mutual Casualty	5,058	466	9.21
OTHER			
General Reinsurance Corp. (Unlicensed)	4,205	....	.....
Lloyd's	136,026	38,730	28.47
TOTALS FOR 1942	1,391,296	380,807	27.37
TOTALS FOR 1941	1,176,536	445,018	37.82

ACCIDENT—EMPLOYERS' LIABILITY

Alliance Assurance	....	....	.....
Anglo-Scottish	1,581	105	6.64
Arex Indemnity	1,182	1,750	148.05
Atlas Assurance	4,477	801	17.89
British America	2,149	116	5.39
British Canadian	85	*−4*	.....
British Empire	566	88	15.54
British Northwestern	957	200	20.89
Canada Accident	2,606	*−851*	.....
Canada Security	2,157	968	44.87
Canadian Fire	373	....	.....
Canadian General	7,587	582	7.67
Canadian Indemnity	5,547	408	7.35
Canadian Surety	655	523	79.84
Car & General	132	63	47.72
Casualty Co. of Canada	717	65	9.06
Commercial Union Assurance Co	....	725	.....
Continental Casualty	714	....	.....
Dominion of Canada General	2,638	183	6.93
Employers' Liability	45,495	15,505	34.08
Employers' Reinsurance	343	....	.....
Fidelity & Casualty of N.Y.	1,084	....	.....
General Accident of Canada	23,041	9,300	40.36
General Accident Fire & Life	1,322	1,341	101.43
General Security	18	....	.....
Globe Indemnity	5,729	1,082	18.88
Great American Indemnity	323	483	149.53
Guardian Insurance of Canada	11,890	3,508	29.50
Guildhall	317	*−90*	.....
Halifax Insurance	6,293	8,412	133.67
Hartford Accident & Indemnity	22,610	15,133	66.93
Imperial Guarantee & Accident	487	1,078	221.35
Imperial Insurance Office	142	52	36.61
Indemnity Insurance of North America	3,725	1,298	34.84

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—EMPLOYERS' LIABILITY (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Law, Union & Rock	2,198	*-2,446*	.....
Liberty Mutual	....	....	.....
Liverpool & London & Globe	632	120	18.98
Lloyd's	71,329	31,436	44.07
London Assurance	95	20	21.05
London Guarantee & Accident	136,419	52,589	38.54
London & Lancashire Guarantee & Accident	8,508	7,408	87.07
London & Provincial	171	89	52.04
London & Scottish	18	1,255	.....
Lumbermen's Mutual Casualty	1,554	635	40.86
Maryland Casualty	13,314	8,794	66.05
Metropolitan Casualty	....	....	.....
North British & Mercantile	1,865	722	38.71
Northern Assurance	9,051	3,386	37.41
Norwich Union	5,148	*-63*	.....
Occidental Fire	....	17	.....
Ocean Accident & Guarantee	5,145	2,586	50.26
Pearl	1,403	....	.....
Phoenix of London	1,501	69	4 59
Pilot	....	....	.....
Prudential Assurance	10,944	11,098	101.40
Railway Passengers	460	55	11.95
Royal Exchange	370	22	5.94
Royal Insurance	6,061	1,040	17.15
Scottish Metropolitan	706	106	15.01
Sun Insurance Office	485	238	49.07
Toronto General	6,207	624	10.05
Travelers Insurance	19,575	14,247	72.78
Union Assurance Society	205	1,031	502.92
Union of Canton	13,918	4,439	31.89
Union Marine	1,648	266	16.14
United States Fidelity	11,972	13,643	113.95
Wawanesa Mutual	1,375	229	16.65
Western	3,541	1,057	29.85
World Marine & General	8,341	3,341	40.05
Yorkshire	860	292	33.95
Zurich	6,574	1,406	21.38
General Reinsurance Corp. (Unlicensed)	408	....	.....
TOTALS FOR 1942	508,943	222,575	43 73
TOTALS FOR 1941	413,327	195,304	47.25

ACCIDENT AND SICKNESS COMBINED

Aetna Life	504,009	518,543	102.88
Casualty Co. of Canada	88	76	86.36
Confederation Life	162,194	130,884	80.69
Dominion of Canada General	2,139	175	8.18
Economical (Mutual)	60,770	25,417	41.82
General Accident of Canada	9,050	1,829	20.20
General Accident Fire & Life	904	10	1.10
Great-West Life Assurance	6,690	3,067	45.84
Halifax Insurance	97	....	.....
Imperial Insurance Office	80	17	21.25
Lloyd's	3,348	101	3.01
London Guarantee & Accident	11,930	2,772	23.23
London Life	563,698	460,792	81.74
London & Provincial	1,008	559	55 45
Loyal Protective Life Insurance	186,503	62,172	33.33
Maryland Casualty	906	129	14.23
Metropolitan Life (Mutual)	758,902	579,933	76.41
Mutual Benefit H. & A. (Mutual)	674,361	276,852	41.05
Mutual Life of Canada	28,859	18,608	64.47
North American Accident	8,760	2,285	26.08
Occidental Life	3,016	1,206	39 98
Phoenix of London	2,060	780	37 86
Protective Association	190,350	136,164	71.53
Prudential Assurance	39	62	158.97
Prudential Insurance (Mutual)	21,348	14,951	70 03
Sun Insurance Office	203	....	.....
Toronto General	....	....	.....
Travelers Insurance	119,927	86,045	71.74
Union Marine	676	....	.....
Yorkshire	5,302	1,235	23.29
TOTALS FOR 1942	3,327,217	2,324,664	69.87
TOTALS FOR 1941	2,649,595	1,644,214	62 06

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

AIRCRAFT

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Aetna Insurance	2,317	3,468	149.67
Automobile Insurance	1,837	2,750	149.70
British America	497	577	116.09
Continental Insurance	297	....	.....
Fidelity & Casualty of N.Y.	351	....	.....
Glens Falls	....	....	.....
Great American Indemnity	6,760	900	13.31
Great American Insurance	18,573	16,898	90.98
Hartford Accident	2,179	*−232*	.....
Hartford Fire	2,317	3,468	149.67
Insurance Co of North America	1,718	1,001	58.26
Lloyd's	5,205	2,169	41.67
London Guarantee	5,217	1,062	20.35
Marine Insurance	*−1*	250	.....
Maryland Casualty	2,179	....	.....
National Union Fire	1,164	1,744	149.82
North River	771	1,155	149.80
Phoenix of London	28,114	7,471	26.57
Phoenix of Hartford	2,317	3,469	149.71
Providence-Washington	551	879	159.52
Springfield Fire & Marine	1,178	1,764	149.74
St. Paul Fire & Marine	2,317	3,468	149.67
Travelers Fire	1,164	1,895	162.80
Travelers Indemnity	2,179	....	.....
United States Fidelity	2,194	4	.18
United States Fire	771	1,155	149.80
Western Assurance	497	577	116.09
Totals for 1942	92,663	55,892	60.32
Totals for 1941	53,348	15,551	29.15

BOILER

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Boiler Inspection	120,988	9,648	7.97
British Canadian	....	....	.....
Employers' Liability	16,366	862	5.26
Fidelity & Casualty of New York	191	....	.....
General Accident of Canada	53,149	*−1,781*	.....
Globe Indemnity	6,807	226	3.32
Guardian Insurance of Canada	4,349	....	.....
Halifax Insurance	9,985	35	.35
Hartford Steam Boiler	7,002	....	.....
Liverpool & London & Globe	751	25	3.32
Lloyd's	14,422	5,339	37.01
London Guarantee	662	....	.....
Lumbermen's Mutual Casualty	5,552	345	6.21
Maryland Casualty	7,443	....	.....
Mutual Boiler of Boston	3,874	....	.....
Ocean Accident & Guarantee	22,053	346	1.56
Pilot	....	....	.....
Royal Insurance	5,840	214	3.66
Travelers Indemnity	32,240	671	2.08
Western	*−7*	....	.....
Totals for 1942	311,667	15,930	5.11
Totals for 1941	699,729	72,566	10.37

MACHINERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Boiler Inspection	97,400	44,994	46.14
General Accident of Canada	49,581	16,866	34.01
Guardian Insurance of Canada	190	....	.....
Halifax Insurance	6,417	1,132	17.64
Hartford Steam Boiler	8,890	....	.....
Lloyd's	73,275	*−588*	.....
Lumbermen's Mutual Casualty	723	....	.....
Maryland Casualty	368	34	9.23
Mutual Boiler of Boston	401	....	.....
Ocean Accident & Guarantee	*−2,234*	2,924	.....
Travelers Indemnity	2,173	168	7.73
Totals for 1942	237,184	65,530	27.63
Totals for 1941	186,451	31,184	16.72

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

CREDIT

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
.	$	$	%
American Credit	123,486	1,939	1.57
Employers' Reinsurance	1,264	1,401	110.83
Halifax	....	....	.....
TOTALS FOR 1942	124,750	3,340	2.68
TOTALS FOR 1941	122,395	12,238	10.00

EARTHQUAKE

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
Aetna Insurance	243	....	.....
Alliance Insurance	40	....	.....
Continental	5	....	.....
Hartford Fire	75	....	.....
Home Insurance	15	....	.....
Insurance Co. of North America	346	....	.....
Liverpool & London & Globe	3	....	.....
London & Lancashire	73	....	.....
Royal	34	....	.....
Scottish Union & National	8	....	.....
United States Fire	*−10*	....	.....
Western Assurance	15	....	.....
World Fire & Marine	70	....	.....
TOTALS FOR 1942	917	....	.....
TOTALS FOR 1941	792	....	.....

EXPLOSION

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
Acadia Fire	394	....	.....
Aetna Insurance	3,559	....	.....
Agricultural	2,207	....	.....
Alliance Assurance	1,749	....	.....
Alliance Insurance	6,454	....	.....
American Alliance	263	....	.....
American Insurance	105	....	.....
Bankers & Shippers	15	....	.....
Beaver Fire	134	....	.....
Boston Insurance	46	....	.....
British America	28	....	.....
British Canadian	109	....	.....
British Crown	584	....	.....
British Empire	7	....	.....
British Law	35	....	.....
British Northwestern	1,534	....	.....
British Oak	138	....	.....
British Traders	1,629	....	.....
Caledonian-American Insurance	5	....	.....
Caledonian Insurance	434	....	.....
Camden Fire	244	....	.....
Canadian Fire	1,678	....	.....
Canadian General	....	....	.....
Canadian Indemnity	171	....	.....
Canadian Surety	317	....	.....
Car & General	141	....	.....
Central Insurance	337	....	.....
Central Manufacturers (Mutual)	493	....	.....
Central Union	44	....	.....
Citizens of New Jersey	77	....	.....
Columbia Insurance of New York	131	....	.....
Connecticut Fire	1,280	....	.....
Continental Insurance	117	....	.....
Dominion Fire	41	....	.....
Eagle, Star	2,360	....	.....
Employers' Liability	2,726	....	.....
Ensign Insurance	....	....	.....
Equitable Fire & Marine	256	....	.....
Eureka-Security	40	....	.....
Federal Insurance	792	....	.....
Fidelity-Phenix	83	....	.....
Fire Association of Philadelphia	73	....	.....
Firemen's Insurance of Newark	48	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

EXPLOSION (*Cont'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
General Accident Fire & Life	....	....	.....
General Security	465	....	.....
Girard Fire & Marine	1	....	.....
Globe Indemnity of Canada	421	....	.....
Great American Insurance	2,966	....	.....
Guardian Assurance	643	....	.....
Guardian Insurance	258	....	.....
Guildhall	204	....	.....
Halifax Insurance	3,530	....	.....
Hand-in-Hand	1,497	....	.....
Hanover Fire	79	....	.....
Hartford Fire	3,709	....	.....
Helvetia Swiss Fire	270	....	.....
Home Insurance	1,271	....	.....
Hudson Bay	527	....	.....
Imperial Assurance	262	....	.....
Imperial Guarantee & Accident	15	....	.....
Imperial Insurance Office	574	....	.....
Indiana Lumbermen's (Mutual)	62	....	.....
Insurance Co. of North America	16,217	....	.....
Law, Union & Rock	680	....	.....
Legal & General	1,296	....	.....
Liverpool & London & Globe	5,466	....	.....
Liverpool–Manitoba	674	....	.....
Lloyd's	28,156	62	.22
London Assurance	825	....	.....
London–Canada	78	....	.....
London & County	4	....	.....
London Guarantee & Accident	262	....	.....
London & Lancashire Guarantee & Accident	1	....	.....
London & Lancashire	10,816	....	.....
London & Scottish Assurance	159	....	.....
Lumbermen's Insurance	233	....	.....
Lumbermens (Mutual)	66	....	.....
Mercantile Insurance	728	....	.....
Merchants Fire Insurance	890	....	.....
Merchants Fire of New York	56	....	.....
Merchants Marine	558	....	.....
Michigan Fire & Marine	19	....	.....
Millers National (Mutual)	136	....	.....
Motor Union Insurance	71	....	.....
National–Ben Franklin	70	....	.....
National Fire of Hartford	344	....	.....
National–Liverpool	337	....	.....
National Provincial Insurance	71	....	.....
National Union	....	....	.....
Newark Fire	362	....	.....
New York Underwriters	596	....	.....
Niagara Fire	....	....	.....
North Empire Fire	262	....	.....
North River	74	....	.....
Northern Assurance	1,347	....	.....
Northwestern National	12	....	.....
Pacific Fire	118	....	.....
Patriotic	604	....	.....
Pearl	1,402	....	.....
Phenix Fire of Paris	33	....	.....
Phoenix Assurance of London	3,718	....	.....
Phoenix of Hartford	2,121	....	.....
Pioneer	296	....	.....
Planet	805	....	.....
Providence–Washington	635	....	.....
Prudential Assurance	9,578	....	.....
Quebec Fire Assurance Co.	95	....	.....
Queen City Fire	619	21	3.39
Queen Insurance	1,515	....	.....
Reliance Insurance	449	....	.....
Royal Exchange	691	....	.....
Royal Insurance	6,097	....	.....
Royal Scottish Insurance	448	....	.....
St. Paul Fire & Marine	914	....	.....
Scottish Insurance	363	....	.....
Scottish Metropolitan Assurance	520	....	.....
Scottish Union & National	225	7	3.11
Sea	645	....	.....
Security Insurance of New Haven	39	....	.....
Security National	−56	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

EXPLOSION (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Sentinel Fire	5	....	.....
South British	471	....	.....
Springfield Fire & Marine	164	....	.....
State Assurance	71	....	.....
Sun Insurance Office	4,348	....	.....
Svea Fire & Life	24	....	.....
Switzerland General	334	....	.....
Toronto General	....	....	.....
Travelers Fire	3,964	....	.....
Union of Canton	3,025	....	.....
Union Marine & General	262	....	.....
United Firemen's Fire	131	....	.....
United States Fire	2,335	....	.....
Urbaine	177	....	.....
Wellington Fire	158	....	.....
Westchester	487	....	.....
Western Assurance	49	....	.....
World Fire & Marine	242	....	.....
World Marine & General	1,223	....	.....
TOTALS FOR 1942	167,842	90	.05
TOTALS FOR 1941	120,766	65	.05

FORGERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Canadian General	2,726	277	10.16
Canadian Indemnity	712	*−10*	.....
Canadian Surety	4,636	465	10.03
Globe Indemnity	4,537	314	6.92
Guarantee Co. of North America	....	....	.....
Halifax	57	....	.....
Indemnity Insurance of North America	9,429	796	8.44
Liverpool & London & Globe	2,882	138	4.78
Lloyd's	2,252	....	.....
Maryland Casualty	....	....	.....
National Surety	....	*−300*	.....
Royal Insurance	7,948	282	3.54
Toronto General	2,230	227	10.17
Union of Canton	....	....	.....
United States Fidelity & Guarantee	....	4,216	.....
TOTALS FOR 1942	37,409	6,405	17.12
TOTALS FOR 1941	25,978	104	.40

GUARANTEE—FIDELITY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
American Surety	9,652	*−159*	.....
Anglo-Scottish	97	....	.....
British America	2,474	145	5.86
British Canadian	405	....	.....
British Empire	406	*−55*	.....
Canada Accident & Fire	3,644	*−49*	.....
Canada Security	1,030	....	.....
Canadian Fire	3,821	*−306*	.....
Canadian General	7,751	*−221*	.....
Canadian Indemnity	12,653	*−92*	.....
Canadian Surety	33,341	1,843	5.52
Casualty Co. of Canada	1,864	1,487	79.77
Century Insurance	1,283	*−65*	.....
Consolidated Fire	689	....	.....
Dominion of Canada General	44,808	*−5,764*	.....
Economical Mutual	*−213*	....	.....
Employers' Liability	25,275	3,742	14.80
Employers' Reinsurance	*−46*	....	.....
Fidelity & Casualty of New York	8	....	.....
Fidelity Insurance of Canada	23,660	3,629	15.33
General Accident of Canada	18,370	4,927	26.82
General Security	258	*−1,615*	.....
Globe Indemnity	18,028	502	2.78
Great American Indemnity	5,883	1,200	20.39
Guarantee Co. of North America	51,654	*−734*	.....
Guardian Insurance of Canada	19,600	18,528	94.53
Halifax Insurance	6,052	766	12.65

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

GUARANTEE—FIDELITY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Hartford Accident & Indemnity	771	....	.....
Imperial Guarantee & Accident	15,748	2,890	18.35
Imperial Insurance Office	86	....	.....
Indemnity of North America	21,495	25,726	119.68
International Fidelity	1.477	*−303*	.....
Law, Union & Rock	38	....	.....
Liberty Mutual	4,774	....	.....
Liverpool & London & Globe	2,911	36	1.23
Lloyd's	16,670	31,918	191 46
London Guarantee & Accident	23,049	2,891	12.54
London & Lancashire Guarantee & Accident	3,809	*−100*	.....
London & Provincial	5	....	.....
Maryland Casualty	2,205	54	2 44
Metropolitan Casualty	1,425	....	.....
National Surety	....	*−208*	.....
North British & Mercantile	1,032	2,000	193.79
Northern Assurance	1,403	....	.....
Norwich Union Fire	6,508	725	11.14
Ocean Accident & Guarantee	14,155	5,816	41.08
Pearl Assurance	4,934	4,058	82.24
Phoenix of London	17,208	*−479*	.....
Pilot	....	....	.....
Prudential Assurance	1.033	224	21.68
Railway Passengers	572	−6	.....
Royal Exchange	3,448	....	.....
Royal Insurance	26,181	932	3.55
Scottish Metropolitan	181	....	.....
Sun Insurance Office	497	90	18.10
Toronto General	6,341	503	7.93
Travelers Indemnity	435	....	.....
Union of Canton	11,467	4,122	35.94
Union Marine & General	559	....	.....
United States Fidelity	130,725	9.533	7.29
Wawanesa	437	....	.....
Western	3,438	*−5*	.....
World Marine & General	710	....	.....
Yorkshire	1,611	....	.....
UNLICENSED INSURANCE			
General Reinsurance	3,148	1,123	35.67
TOTALS FOR 1942	622,933	119,249	19.14
TOTALS FOR 1941	638,008	72,837	11.42

GUARANTEE—SURETY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Aetna Casualty	10,175	5,835	57.34
Alliance Assurance	93	*−12*	.....
American Surety	2,919	*−67*	.....
British America	4.704	....	.....
British Canadian	289	....	.....
British Empire	660	....	.....
Commerce Mutual	....	....	.....
Canada Accident & Fire	1,645	*−279*	.....
Canada Security	906	....	.....
Canadian Fire	3,615	*−260*	.....
Canadian General	28,246	*−3,429*	.....
Canadian Indemnity	20,136	121	.60
Canadian Mercantile	....	....	.....
Canadian Surety	24,285	2,547	10.48
Casualty Co. of Canada	1,040	*−2,616*	.....
Century Insurance	110	....	.....
Consolidated Fire	673	....	.....
Dominion of Canada General	10,120	7,553	74.63
Economical Mutual	1,461	6	.41
Employers' Liability	21,046	34	.16
Employers' Reinsurance	1,224	....	.....
Fidelity & Casualty of N.Y.	20	....	.....
Fidelity Insurance of Canada	15,973	*−2,963*	.....
General Accident of Canada	17.448	*−6,180*	.....
General Security	28	*−4*	.....
Globe Indemnity	3,228	*−425*	.....
Great American Indemnity	180	....	.....
Guarantee Co. of North America	4,958	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

GUARANTEE—SURETY *Concl'd*

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Guardian Insurance of Canada	7,938	....	.....
Halifax Insurance	3,162	175	5.53
Hartford Accident & Indemnity	528	....	.....
Hudson Bay	....	....	.....
Imperial Guarantee & Accident	3,532	74	2.09
Imperial Insurance Office	65	....	.....
Indemnity of North America	422	....	.....
Liverpool & London & Globe	568	*−47*	.....
Lloyd's	4,806	....	.....
London Guarantee & Accident	18,208	*−804*	.....
London & Lancashire Guarantee & Accident	5,902	700	11.86
Maryland Casualty	1,201	....	.....
Metropolitan Casualty	1,464	....	.....
National Surety	86	....	.....
North British & Mercantile	557	....	.....
Northern Assurance	464	*−192*	.....
Norwich Union Fire	4,508	1,338	29.68
Ocean Accident & Guarantee	5,762	*−2,168*	.....
Pearl Assurance	7,982	....	.....
Phoenix of London	3,950	....	.....
Pilot	3,027	*−48*	.....
Prudential Assurance	425	*−1,962*	.....
Railway Passengers	191	....	.....
Royal Exchange	3,349	*−188*	.....
Royal Insurance	4,075	*−402*	.....
Scottish Metropolitan	82	....	.....
Sun Insurance Office	272	....	.....
Toronto General	23,110	*−1,628*	.....
Travelers Indemnity	200	....	.....
Union of Canton	642	....	.....
Union Marine & General	1,552	....	.....
United States Fidelity	52,788	*−6,631*	.....
Wawanesa Mutual	347	....	.....
Western	5,646	450	7.97
World Marine & General	23	....	.....
Yorkshire	60	....	.....
General Reinsurance (Unlicensed)	546	....	.....
Totals for 1942	342,622	*−11,472*	.....
Totals for 1941	401,515	1,395	.35

HAIL

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Connecticut Fire	6,151	436	7.08
Continental Insurance	118,729	39,996	33.68
Equitable Fire & Marine	1,230	87	7.07
Hartford Fire	16,135	7,034	43.59
Home Insurance	65,807	39,284	59.69
Lloyd's	119,685	45,294	37.84
Phoenix of Hartford	10,193	722	7.08
Totals for 1942	337,930	132,853	39.31
Totals for 1941	228,268	194,993	85.42

INLAND TRANSPORTATION

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Acadia	256	64	25.00
Aetna Insurance	18,734	4,284	22.86
Agricultural	4,442	1,132	25.48
Alliance Insurance of Philadelphia	15,053	13,970	92.80
American Alliance	193	51	26.42
American Insurance	20,021	11,192	55.90
Atlas Assurance	1,641	1,754	108.71
Automobile	6,347	158	2.48
British America	17,765	4,090	23.02
British Crown	....	....	.....
British Law	53	34	64.15
British Northwestern	696	25	3.59
Camden Fire	90	....	.....
Canada Accident	745	70	9.39
Canada Security	296	18	6.08
Canadian Fire	....	....	.....
Canadian General	3,055	405	13.25

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

INLAND TRANSPORTATION (*Cont'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Canadian Indemnity	1,364	84	6.15
Canadian Surety Co.	10	....	.....
Central Union	....	....	.....
Central Manufacturers (Mutual)	158	720	455.69
Century	4,440	1,131	25.47
Columbia Insurance Co. of New York	3,485	111	3.18
Commercial Union	2,230	*-977*	.....
Connecticut Fire	3,288	1,561	47.47
Consolidated Fire & Casualty	15	....	.....
Continental Insurance	4,002	1,887	47.15
Eagle Fire	55	....	.....
Eagle Star	224	....	.....
Employers' Liability	35	20	57.14
Equitable Fire & Marine	657	312	47.48
Federal Insurance	2,856	1,260	44.11
Fidelity-Phenix Fire	2,419	219	9.05
Fire Association of Philadelphia	53	1,608	.....
Fireman's Fund	1,698	926	54.53
First American Fire	75	....	.....
General Accident of Canada	1,283	....	.....
General Accident Fire & Life	670	*-100*	.....
General Security	72	....	.....
Glens Falls	4,550	2,051	45.07
Globe Indemnity	1,739	214	12.30
Gore District Mutual	43	....	.....
Great American Insurance	1,738	463	26.63
Guardian Insurance of Canada	699	243	34.76
Guildhall	727	49	6.74
Halifax	10,290	8,903	86.52
Hartford Fire	63,308	36,995	58.43
Home	40,284	16,824	41.76
Indemnity Marine	13,324	3,059	22.95
Insurance Co. of North America	50,735	11,744	23.14
Legal & General	5,253	2,042	38.87
Liverpool & London & Globe	8,099	1,114	13.75
Lloyd's	19,061	30,007	157.42
London Assurance	2,324	5,756	247.67
London Guarantee & Accident	854	207	24.23
London & Lancashire Insurance	33,749	6,006	17.79
Marine Insurance	4,442	2,728	61.41
Michigan Fire & Marine	268	98	36.56
National-Ben Franklin	2,082	3,346	160.71
National Fire of Hartford	475	26	5.47
National Union Fire	2,744	....	.....
Niagara Fire	93	291	312.90
North British & Mercantile	275	180	65.45
North Empire	171	41	23.97
North River	....	....	.....
Northern Assurance	1,465	441	30.10
Northwestern Mutual	270	321	118.88
Northwestern National	....	....	.....
Norwich Union	4,582	1,070	23.35
New York Underwriters	94	9	9.57
Ocean Accident	275	3	1.10
Pacific Coast Fire	2,221	489	22.01
Pacific Fire	1,306	....	.....
Pearl Assurance	3,329	2,081	62.51
Philadelphia Fire	49	35	71.42
Phoenix of Hartford	5,449	2,587	47.47
Phoenix of London	2,669	372	13.93
Pilot	1,954	204	10.44
Providence-Washington	398	17	4.27
Prudential Assurance	55,305	14,161	25.60
Queen Insurance	355	....	.....
Railway Passengers	375	....	.....
Royal Exchange	92	....	.....
Royal Insurance	9,748	1,062	10.89
St. Paul Fire & Marine	26,754	3,962	14.80
Scottish Union	160	....	.....
Sea Insurance	465	40	8.60
Security Insurance of New Haven	191	-66	.....
Sentinel Fire	67	24	35.82
Springfield	2,344	857	36.56
Sun Insurance Office	411	73	17.76
Toronto General	2,500	331	13.24
Travelers Fire	1,915	474	24.75
Union Assurance Society	275	13	4.72

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

INLAND TRANSPORTATION (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Union of Canton	34,825	15,413	44.25
Union Marine	526	128	24.33
United States Fire	11,104	2,431	21.89
Wawanesa	1,146	....	.....
Wellington Fire	24	....	.....
Westchester Fire	11,104	2,432	21.90
Western	25,249	4,576	18.12
World Fire & Marine	543	330	60.77
World Marine & General	93	2	2.15
Yorkshire	5,499	2,506	45.57
Totals for 1942	600,934	234,774	39.07
Totals for 1941	547,168	207,952	38.01
LIVE STOCK			
Halifax	133	....	.....
Hartford Live Stock	9,143	4,225	46.21
Indemnity of North America	3,813	800	20.98
Lloyd's	16,550	7,150	43.20
Yorkshire	384	80	20.83
Totals for 1942	30,023	12,255	40.82
Totals for 1941	20,478	15,391	75.16
MARINE			
Aetna Insurance	75,057	15,557	20.73
Agricultural	25,402	24,748	97.43
Alliance of Philadelphia	491,106	176,723	35.98
Automobile	196	*−1,493*	.....
Boston	351	....	.....
British America	101,472	99,132	97.69
British & Foreign	2,859	1,944	68.00
British Traders	118	5,413	4,587.29
Century	25,384	25,080	98.80
Commercial Union Assurance	7,988	1,209	15.14
Continental Insurance	843	14	1.66
Eagle Star	227,006	115,903	51.06
Federal Insurance	43,819	18,848	43.01
Fidelity–Phenix	*−94*	*−97*	.....
Fire Association of Philadelphia	55,877	4,869	8.71
Fireman's Fund	62,649	57,032	91.03
Glens Falls	....	....	.....
Great American	754	303	40.19
Halifax Insurance	126,307	27,810	22.02
Hartford Fire	16,647	16,135	96.92
Home Insurance	917,822	*−13,042*	.....
Indemnity Marine	76,109	74,451	97.82
Insurance Co. of North America	675,718	295,828	43.78
Liverpool & London & Globe	54,683	122,644	224.28
London Assurance	70,706	8,249	11.67
Marine Insurance	44,788	272	.61
Motor Union	34,240	85,931	250.97
North River	*−573*	360	.....
Northern Assurance	25,797	3,713	14.39
Norwich Union	117,053	14,453	12.35
Pacific Coast Fire	12,681	12,346	97.36
Phoenix of Hartford	....	....	.....
Providence–Washington	6,498	2,462	37.89
Queen Insurance	16,193	16,791	103.69
Royal Exchange	172,299	79,333	46.04
Royal Insurance	8,547	4,914	57.49
St. Paul Fire & Marine	....	....	.....
Sea Insurance	1,950	2,729	139.95
Standard Marine	114,391	34,888	30.50
Sun Insurance Office	8,095	*−138,411*	.....
Union of Canton	495,907	361,239	72.84
Union Marine	118,048	12,827	10.87
United States Fire	63,406	61,702	97.31
Wawanesa	967	....	.....
Westchester Fire	63,406	61,702	97.31
Western Assurance	139,493	135,864	97.40
World Fire & Marine	641	292	45.55
Yorkshire	11,073	1,445	13.05
Totals for 1942	4,513,679	1,832,112	40.59
Totals for 1941	1,779,537	561,013	31.53

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PERSONAL PROPERTY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Acadia	2,056	1,249	60.75
Aetna Insurance	71,494	37,258	52.11
Agricultural	4,266	1,800	42.19
Alliance Insurance	70,457	53,528	75.97
American Alliance	1,307	396	30.30
American Insurance	742	5,889	793.67
Atlas	13,462	4,231	31.43
Automobile	14,762	7,355	49.82
British America	17,066	7,206	42.22
British Crown	87	......	.....
British Law	322	808	250.93
British Northwestern	5,400	2,948	54.59
British Traders	241	....	....
Caledonian-American	822	446	54.26
Caledonian	8,020	5,084	63.39
Camden	3,764	1,624	43.15
Canada Accident	13,630	7,635	56.02
Canada Security	4,985	3,971	79.66
Canadian Fire	4,814	1,985	41.23
Canadian General	15,678	9,197	58.66
Canadian Indemnity	10,832	2,785	25.71
Canadian Surety	3,650	2,331	63.86
Casualty Co. of Canada	6,251	1,781	28.49
Central Manufacturers' (Mutual)	607	231	38.06
Century	4,267	1,805	42.30
Columbia	686	416	60.64
Commercial Union	16,547	7,603	45.95
Connecticut Fire	15,071	10,906	72.36
Consolidated Fire & Casualty	2,209	76	3.44
Continental Insurance	3,722	435	11.69
Dominion of Canada	40,386	19,502	48.29
Eagle Fire	1,949	1,624	83.32
Eagle Star	3,221	1,462	45.39
Economical Mutual	6,217	2,414	38.83
Employers' Liability	27,519	17,142	62.29
Equitable Fire & Marine	3,014	2,181	72.36
Essex & Suffolk Equitable	214	....	.....
Federal Fire	7,580	1,768	23.32
Federal Insurance	2,138	206	9.64
Fidelity Insurance of Canada	14,141	6,323	44.71
Fidelity-Phenix	7,436	1,527	20.54
First American Fire	297	4	1.35
Fire Association of Philadelphia	6,854	2,733	39.87
Fireman's Fund	11,662	1,328	11.39
General Accident of Canada	29,940	17,770	59.35
General Accident Fire & Life	34,726	9,410	27.10
General Security	3,687	2,322	62.98
Glens Falls	53,043	44,844	84.54
Globe Indemnity	5,242	2,885	55.04
Gore District Mutual	2,263	886	39.15
Great American Insurance	11,766	3,560	30.26
Guardian Assurance	2,138	312	14.59
Guardian of Canada	8,361	4,149	49.62
Guildhall	5,980	1,572	26.29
Halifax	32,413	17,229	53.15
Hardware Dealers' (Mutual)	3,492	1,337	38.29
Hartford Fire	9,130	3,163	34.64
Home Insurance	29,355	22,539	76.78
Imperial Insurance Office	1,411	828	58.68
Indemnity Marine	12,800	5,406	42.23
Insurance Co. of North America	81,624	27,518	33.71
Law, Union & Rock	1,109	639	57.62
Legal & General	9,630	5,557	57.70
Liverpool & London & Globe	20,674	11,539	55.81
Lloyd's	2,961	366	12.36
London Assurance	12,248	3,632	29.65
London Canada	733	153	20.87
London Guarantee	6,994	4,185	59.84
London & Lancashire	65,412	204,378	312.45
London & Provincial	1,421	775	54.54
London & Scottish	466	22	4.72
Marine Insurance Co.	3,124	557	17.83
Michigan Fire & Marine	3,558	3,695	103.85
Mutual Implement & Hardware	3,386	1,336	39.46
National-Ben Franklin	39,113	11,339	28.99
National Union	11,282	4,054	35.93
New York Underwriters	4,059	1,607	39.59
Niagara Fire	1,065	733	68.83

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PERSONAL PROPERTY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
North British & Mercantile	9,980	4,505	45.14
North Empire	1,372	833	60.71
North River	*−31*	....	.....
Northern Assurance	3,074	1,042	33.90
Northwestern (Mutual)	2,357	76	3.22
Norwich Union	19,089	23,714	124.23
Ocean Accident & Guarantee	21,082	11,252	53.37
Pacific Coast Fire	2,133	900	42.19
Pacific Fire	3,377	2,138	63.31
Patriotic Assurance	....	9	.....
Pearl	13,603	9,563	70.30
Philadelphia Fire & Marine	1,699	95	5.59
Phoenix of London	17,972	22,285	124.00
Phoenix of Hartford	24,975	18,072	72.36
Pilot	3,298	84	2.55
Providence-Washington	3,204	917	28.62
Prudential Assurance	34,260	15,196	44.35
Railway Passengers	2,146	485	22.60
Royal Exchange	3,558	2,400	67.45
Royal Insurance	27,164	14,397	53.00
Royal Scottish	....	....	.....
Scottish Metropolitan	1,399	940	67.19
Scottish Union	5,695	1,364	23.95
Sea Insurance	1,411	1,537	108.93
Security	3,845	2,742	71.31
Sentinel	890	924	103.82
South British	7	....	.....
Springfield Fire & Marine	32,258	44,827	138.96
St. Paul Fire & Marine	24,211	15,648	64.63
Sun Insurance Office	6,521	3,545	54.36
Toronto General	12,828	7,530	58.70
Travelers Fire	22,783	9,604	42.15
Union Assurance Society	13,736	9,141	66.55
Union of Canton	38,146	23,621	61.92
Union Marine	4,127	2,498	60.53
United Mutual Fire	836	85	10.17
United States Fire	10,666	4,499	42.18
Wawanesa (Mutual)	1,814	100	5.51
Wellington Fire	8,066	667	8.27
Westchester Fire	10,666	4,499	42.18
Western Assurance	23,465	9,900	42.19
World Fire & Marine	656	23	3.51
World Marine & General	1,689	771	45.65
Yorkshire	11,097	5,808	52.34
Totals for 1942	1,395,575	937,726	67.19
Totals for 1941	1,133,967	466,013	41.10

PLATE GLASS

JOINT STOCK			
Alliance Assurance	....	....	.....
Anglo-Scottish Insurance	69	158	228.99
Atlas Assurance	1,604	1,677	104.55
British America	1,463	501	34.24
British Canadian	448	221	49.33
British Empire	345	247	71.59
British Northwestern	1,812	486	26.82
Canada Accident & Fire	4,812	3,486	72.44
Canada Security	1,310	419	31.98
Canadian Fire	2,044	640	31.31
Canadian General	5,331	3,544	66.48
Canadian Indemnity	6,719	2,110	31.40
Canadian Surety	2,272	1,497	65.89
Casualty Co. of Canada	6,655	4,189	62.95
Century Insurance	141	185	131.21
Commercial Union	1,386	403	29.08
Consolidated Fire	1,263	413	32.70
Continental Casualty	3,795	3,081	81.19
Dominion of Canada General	11,654	5,707	48.97
Dominion Fire	3,428	2,328	67.91
Eagle Star	1,483	681	45.92
Employers' Liability	7,617	5,696	74.78
Federal Fire	6,892	4,861	70.53

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PLATE GLASS (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	$	$	%
Fidelity Insurance of Canada	1,490	864	57.99
General Accident of Canada	10,971	7,903	72.04
General Accident Fire & Life	2,542	1,255	49.37
General Security	942	447	47.45
Globe Indemnity	5,246	2,163	41.23
Great American Indemnity	895	621	69.39
Guardian Insurance of Canada	2,811	1,021	36.32
Guildhall	1,497	533	35.60
Halifax Insurance	5,066	2,805	55.37
Hand-in-Hand	1,571	730	46.47
Hartford Accident & Indemnity	1,889	825	43.67
Imperial Guarantee & Accident	1,089	552	50.69
Imperial Insurance Office	872	328	37.61
Indemnity of North America	2,019	670	33.18
Law, Union & Rock	118	19	16.10
Legal & General	6,873	4,079	59.35
Liverpool & London & Globe	583	242	41.51
London Assurance	538	14	2.60
London Guarantee & Accident	2,822	1,057	37.46
London & Lancashire Guarantee & Accident	2,976	2,147	72.14
London & Provincial	312	26	8.33
London & Scottish	859	272	31.66
Maryland Casualty	875	480	54.86
Metropolitan Casualty	10,630	7,059	66.41
Motor Union	1,387	716	51.62
National Provincial	1,258	548	43.56
North British & Mercantile	1,808	501	27.71
Northern Assurance	5,141	2,615	50.87
Northwest Casualty	2,579	1,287	49.90
Norwich Union	7,487	4,809	64.23
Occidental Fire	594	237	39.90
Ocean Accident & Guarantee	38,947	23,770	61.03
Phoenix of London	851	283	33.25
Pilot	3,810	2,303	60.45
Prudential Assurance	2,959	1,699	57.42
Railway Passengers	629	519	82.51
Royal Insurance	5,066	2,061	40.68
Scottish Metropolitan	555	497	89.55
Southern	329	306	93.01
Sun Insurance Office	722	474	65.65
Toronto General	4,362	2,899	66.46
Travelers Indemnity	4,150	1,122	27.04
Union Assurance Society	769	742	96.49
Union of Canton	2,305	2,212	95.97
Union Marine	208	141	67.79
United States Fidelity	4,132	2,085	50.46
Wellington Fire	366	....	....
Western	4,712	3,125	66.32
World Marine & General	2,889	1,512	52.34
Yorkshire	1,943	942	48.48
Zurich	5,223	2,139	40.95
CASH MUTUALS			
Economical	1,106	437	39.51
Gore District Mutual Fire Insurance	148	74	50.00
Wawanesa	1,111	806	72.55
MUTUAL			
Lumbermens Mutual Casualty Co.	1,982	1,473	74.32
OTHER			
Lloyd's	299	261	87.29
TOTALS FOR 1942	247,856	141,237	56.98
TOTALS FOR 1941	265,771	130,830	49.23

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

REAL PROPERTY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Aetna Insurance	93,431	15,535	16.63
Agricultural	728	221	30.36
American Alliance	72	....	.....
Atlas Assurance	453	1,148	253.42
British America Assurance	2,940	308	10.48
British Law	2	....	.....
Canada Security	112	....	.....
Canadian Fire	....	....	.....
Canadian General	....	....	.....
Canadian Surety	....	....	.....
Central Insurance	....	....	.....
Central Union Assurance	....	....	.....
Century	728	139	19.09
Connecticut Fire	493	20	4.06
Continental Insurance	655	272	41.53
Eagle Fire	112	....	.....
Equitable Fire & Marine	99	4	4.04
Fidelity-Phenix Fire	1,851	50	2.70
Fire Association of Philadelphia	*−134*	....	.....
Fireman's Fund	*−80*	....	.....
General Accident of Canada	2,396	....	.....
Globe Indemnity	587	3	.51
Great American Insurance	648	....	.....
Guildhall	29	9	31.03
Halifax	4,792	....	.....
Indemnity Marine	2,184	251	11.49
Insurance Co. of North America	20,522	....	.....
Liverpool & London & Globe	1,713	12	.70
Lloyd's	13,454	*−1,541*	.....
London Assurance	4	6	150.00
London-Canada	....	....	.....
London & Lancashire Insurance	18,278	140	.77
Northern Assurance	47	....	.....
Norwich Union	926	4	.43
Pacific Coast Fire	364	28	7.69
Pearl Assurance Co.	....	....	.....
Phoenix of Hartford	817	32	3.92
Providence-Washington	413	....	.....
Royal Insurance	2,983	15	.50
United States Fire Insurance	1,820	140	7.69
Wawanesa Mutual	190	....	.....
Westchester	1,820	141	7.75
Western Assurance	4,004	310	7.74
World Fire & Marine	48	....	.....
World Marine & General	10	....	.....
TOTALS FOR 1942	179,511	17,247	9.61
TOTALS FOR 1941	228,705	14,705	6.43

SICKNESS

JOINT STOCK			
British America	4,745	2,107	44.40
British Canadian	1,953	783	40.09
British Empire	1,853	1,937	104.53
British Northwestern	999	383	38.34
Canada Accident	4,798	2,802	58.40
Canada Security	1,024	920	89.84
Canadian General	4,629	2,697	58.26
Canadian Indemnity	1,714	999	58.28
Car & General	4	....	.....
Casualty Co. of Canada	8,049	4,518	56.13
Commercial Union	1,397	162	11.60
Continental Casualty	263,052	159,424	60.61
Dominion of Canada General	29,956	12,847	42.89
Employers' Liability	42,956	13,422	31.25
Fidelity Insurance of Canada	1,532	1,007	65.73
General Accident of Canada	13,491	7,648	56.69
General Accident Fire & Life	9,909	5,763	58.16
General Security	1,785	928	51.99
Globe Indemnity	12,325	6,149	49.89
Great American Indemnity Co.	162	....	.....
Great-West Life Assurance	517	....	.....
Guardian Insurance of Canada	6,649	4,008	60.28

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

SICKNESS (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Guildhall	597	1,191	199.50
Halifax Insurance	3,806	413	10.85
Hartford Accident & Indemnity	163	163	100.00
Imperial Guarantee & Accident	29.511	21,851	74.04
Imperial Insurance Office	520	389	74.81
Indemnity Co. of North America	40	....	.....
Law, Union & Rock	787	453	57.56
Legal & General	925	321	34.70
Liverpool & London & Globe	1.370	683	49.85
London Guarantee & Accident	4,927	1,855	37.65
London & Lancashire Guarantee & Accident	3,191	2,673	83.77
London Assurance	1,147	123	10.72
Maryland Casualty	39	11	28.21
Metropolitan Casualty Co.	8	....	.....
North American Accident	215	34	15.81
North British & Mercantile	6,080	4,188	68.88
Northern Assurance	3	2	66.67
Norwich Union Fire	6,160	6,593	107.03
Occidental Fire	279	13	4.66
Occidental Life	....	....	.....
Ocean Accident & Guarantee	12.084	9,993	82.70
Phoenix of London	1.320	428	32.42
Prudential Assurance	4,355	3,387	77.77
Railway Passengers	4.325	4,594	106.22
Royal Insurance	11,877	6,498	54.71
Sun Insurance Office	3,148	1,245	39.55
Toronto General	3,787	2,207	58.28
Travelers Insurance	7,446	4,849	65.12
Union Assurance Society	972	41	4.22
Union of Canton	13,635	5,480	40.19
Union Marine	172	....	.....
United States Fidelity	3,128	3,037	97.09
Western	18,610	13,341	71.69
World Marine	3	2	66.67
Zurich	186.256	140.747	75.57
MUTUALS			
Metropolitan	20,668	16,997	82.24
Royal Guardians	592	383	64.70
OTHER			
Lloyd's	....	*−30*	....
General Reinsurance Corp. (Unlicensed)	345	195	56.52
Totals for 1942	765,990	482,854	63.04
Totals for 1941	749.757	416,387	55.54

SPRINKLER LEAKAGE

Acadia Fire	2	....	.....
Aetna Insurance	....	....	.....
British Law	1	....	.....
British Traders	28	....	.....
Canadian General Insurance	33	....	.....
China Fire	4	....	.....
Citizens Insurance of New Jersey	8	....	.....
Columbia Insurance of New York	1	....	.....
Continental Insurance	....	....	.....
Eagle Star	234	....	.....
Fidelity–Phenix	....	....	.....
Fireman's Fund	....	....	.....
Hand-in-Hand	....	....	.....
Hartford Fire	323	178	55.11
Home Fire & Marine	....	....	.....
Home Insurance	802	1,767	220.32
Imperial Assurance	2	....	.....
Insurance Co. of North America	....	....	.....
Lloyd's	709	*−108*	.....
London Assurance	*−7*	....	.....
London Guarantee & Accident	2	....	.....
Maryland Casualty	1.530	120	7.84

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

SPRINKLER LEAKAGE (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Merchants Fire Insurance	3	....	.....
New York Underwriters	19	150	789.47
Niagara Fire	....	....	.....
North Empire Fire	2	....	.....
Northwestern Mutual	....	....	.....
Philadelphia Fire	....	....	.....
Phoenix Assurance of London	5	....	.....
Queen City	*−117*	....	.....
South British	14	....	.....
Toronto General Insurance	27	....	.....
Union of Canton	48	....	.....
Union Marine & General	2	....	.....
United Firemen's Fire	1	....	.....
TOTALS FOR 1942	3,676	2,107	57.32
TOTALS FOR 1941	5,305	435	8.20

THEFT

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
Alliance Assurance	....	....	.....
American Surety	1,392	*−28*	.....
Anglo-Scottish	217	100	46.08
Arex Indemnity	509	88	17.29
Atlas Assurance	7,329	1,125	15.35
British America	5,847	2,309	39.49
British Canadian	1,229	100	8.14
British Empire	1,140	263	23.07
British Northwestern	1,468	*−41*	.....
Canada Accident	3,024	2,512	83.07
Canada Security	1,829	911	49.81
Canadian Fire	6,530	2,395	36.68
Canadian General	10,710	4,534	42.33
Canadian Indemnity	22,607	4,232	18.72
Canadian Surety	5,798	1,437	24.78
Casualty Co. of Canada	10,502	1,402	13.35
Century Insurance	486	22	4.53
Commercial Union	2,153	107	4.97
Continental Casualty	3,353	1,573	46.91
Dominion of Canada General	31,449	9,961	31.67
Economical Mutual	1,601	38	2.37
Employers' Liability	29,082	5,468	18.80
Employers' Reinsurance	1,894	....	.....
Federal Fire	6,758	767	11.35
Fidelity & Casualty of New York	652	....	.....
Fidelity Insurance of Canada	9,191	7,073	76.96
General Accident of Canada	29,480	15,250	51.73
General Accident Fire & Life	4,220	774	18.34
General Casualty of Paris	....	....	.....
General Security	602	360	59.80
Globe Indemnity	14,303	3,876	27.10
Great American Indemnity	1,694	81	4.78
Guardian Insurance of Canada	15,140	1,769	11.68
Guildhall	1,579	230	14.57
Gore District Mutual	17	....	.....
Halifax Insurance	14,098	1,844	13.08
Hartford Accident & Indemnity	10,996	492	4.47
Imperial Guarantee & Accident	3,176	955	30.07
Imperial Insurance Office	442	38	8.60
Indemnity of North America	22,746	1,259	5.53
Law, Union & Rock	204	....	.....
Legal & General	4,307	2,255	52.36
Liberty Mutual	1,480	....	.....
Liverpool & London & Globe	1,623	430	26.49
Lloyd's	16,903	14,762	87.33
London Assurance	*−271*	2,156	.....
London Guarantee & Accident	10,472	987	9.43
London & Lancashire Guarantee & Accident	2,394	2,161	90.27
London & Provincial	457	56	12.25
London & Scottish	680	200	29.41
Lumbermens Mutual Casualty	2,294	770	33.57
Maryland Casualty	2,808	2,961	105.45
Metropolitan Casualty	11,931	2,231	18.70
North British & Mercantile	4,166	480	11.52
Northern Assurance	8,729	6,284	71.99
Northwest Casualty	2,488	366	14.71
Norwich Union Fire	15,316	1,253	8.18

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Concl'd*

THEFT (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Occidental Fire	568	255	44.89
Ocean Accident & Guarantee	12,947	4,497	34.73
Pearl Assurance	5,508	6,184	112.27
Phoenix of London	3,975	780	19.62
Pilot	2,578	669	25.95
Prudential Assurance	6,023	726	12.05
Railway Passengers	1,331	176	13.22
Reliance	632	*−73*	.....
Royal Exchange	6,780	1,530	22.57
Royal Insurance	16,245	3,668	22.58
Sun Insurance Office	2,227	66	2.96
Toronto General	8,763	3,710	42.34
Travelers Indemnity	46,493	8,223	17.69
Union Assurance Society	1,762	370	21.00
Union of Canton	8,500	1,962	23.08
Union Marine	1,129	13	1.15
United States Fidelity	40,999	23,165	56.50
United States Guarantee	655	*−28*	.....
Wawanesa (Mutual)	1,057	78	7.38
Wellington Fire	231	....	.....
Western	10,917	3,874	35.49
World Marine & General	4,858	5,808	119.56
Yorkshire	6,164	482	7.82
Zurich	15,510	2,173	14.01
General Reinsurance Corp. (Unlicensed)	1,046	....	.....
TOTALS FOR 1942	578,122	178,936	30.95
TOTALS FOR 1941	594,384	129,343	21.76

WEATHER INSURANCE

Aetna Insurance	*−311*	....	.....
Alliance of Philadelphia	....	....	.....
Canada Security	20	....	.....
Halifax Insurance	68	418	614.71
Hanover Fire	11	....	.....
Hartford Fire	1,379	698	50.62
Home Insurance	145	....	.....
Norwich Union Fire	469	....	.....
Travelers Fire	8	....	.....
TOTALS FOR 1942	1,789	1,116	62.38
TOTALS FOR 1941	5,909	1,887	31.93

WINDSTORM

JOINT STOCK			
Acadia Fire Insurance	26	3	11.54
Aetna Insurance	609	38	6.24
Agricultural	5	....	.....
Alliance Insurance	393	1,201	305.60
American Alliance	13	8	61.54
American Insurance	31	....	.....
British Northwestern Fire	1	....	.....
Bee Fire	....	....	.....
Boston Insurance	6	....	.....
British America Assurance	334	151	45.21
British Canadian	51	....	.....
British Crown	34	....	.....
British Empire Assurance	*−3*	....	.....
British Law Insurance	....	....	.....
British Traders Insurance	125	....	.....
Canada Security	....	....	.....
Canadian Fire	316	100	31.65
Canadian General	6	....	.....
Car & General	*−1*	....	.....
Central Union Insurance	2	....	.....
Columbia Insurance Co. of New York	9	1	11.11
Connecticut Fire	101	49	48.51
Continental Insurance	508	2,153	423.82
China Fire Insurance	17	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

WINDSTORM (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Eagle Fire	10	....	.....
Employers' Liability	52	....	.....
Equitable Fire & Marine	20	10	50.00
Fidelity–Phenix	633	479	75.67
Fire Association of Philadelphia	....	....	.....
Firemen's Insurance	122	....	.....
First American Fire	13	....	.....
Glens Falls	560	162	28.93
Great American Insurance	119	76	63.87
Guildhall	....	....	.....
Halifax	1,067	92	8.62
Hartford Fire	30,478	14,497	47.57
Home Insurance	12,407	7,922	63.85
Imperial Assurance Co.	17	2	11.76
Imperial Guarantee	41	....	.....
Insurance of North America	666	....	.....
Law, Union & Rock	32	....	.....
London Assurance	....	....	.....
London Guarantee & Accident	17	2	11.76
London & Lancashire Insurance	130	3	2.31
Maryland Insurance	2	100	5,000.00
Mercantile	18	1	5.56
Merchants Fire Insurance	*−11*	....	.....
Merchants Marine	16	....	.....
Mercury	77	*−7*	.....
Michigan Fire & Marine	4	....	.....
Motor Union Insurance	*−1*	....	.....
National Fire	75	....	.....
National Union	871	183	21.01
New York Underwriters	8	....	.....
Niagara Fire	116	73	62.93
North Empire	17	2	11.76
Northwestern Mutual	7	....	.....
Northwestern National	*−12*	*−20*	.....
Norwich Union	....	....	.....
National Provincial Insurance	*−1*	....	.....
Pearl	2	....	.....
Philadelphia Fire & Marine	7	....	.....
Phoenix of Hartford	167	81	48.50
Phoenix of London	327	26	7.95
Providence–Washington	68	13	19.12
Prudential Assurance	36	....	.....
Reliance	194	99	51.03
Royal Exchange Assurance	*−25*	....	.....
St. Paul Fire & Marine	767	1,606	209.39
Scottish Union & National	72	344	477.78
Security	20	....	.....
Sentinel	1	....	.....
South British Insurance	22	....	.....
Springfield	36	....	.....
State Assurance	*−1*	....	.....
Toronto General Insurance	5	....	.....
Union of Canton	214	....	.....
Union Marine	17	2	11.76
United Firemen's	9	1	11.11
United States Fire	91	23	25.27
Westchester	55	8	14.55
Western Assurance	210	....	.....
MUTUALS			
Economical	6,125	1,808	29.52
Gore District Mutual Fire Insurance	12,496	2,238	17.91
Hardware Dealers	....	....	.....
Indiana Lumbermen's	5	....	.....
Mill Owners Mutual	1	40	4,000.00
Minnesota Implement	....	....	.....
Portage La Prairie	39	....	.....
Wawanesa	47,499	21,039	44.29
FARMERS' MUTUALS			
Ontario Farmers' Weather	18,396	6,176	33.57
Western Farmers' Weather	62,888	20,271	32.23
UNLICENSED INSURERS			
Northeastern Insurance	3	26	866.67
Metropolitan Fire Reassurance	3	26	866.67
Totals for 1942	199,902	81,108	40.57
Totals for 1941	118,694	86,268	72.68

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1942 AND 1941

Class	1942			1941		
	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%	$	$	%
Accident—Personal	1,500,971	413,740	27.56	1,495,366	541,214	36.19
Accident—Public Liability	1,391,296	380,807	27.37	1,176,536	445,018	37.82
Accident—Employers' Liability	508,943	222,575	43.73	413,327	195,304	47.25
Accident and Sickness Combined	3,327,217	2,324,664	69.87	2,649,595	1,644,214	62.06
Aircraft	92,663	55,892	60.32	53,348	15,551	29.15
Boiler—Boiler	311,667	15,930	5.11	699,729	72,566	10.37
Boiler—Machinery	237,184	65,530	27.63	186,451	31,184	16.72
Credit	124,750	3,340	2.68	122,395	12,238	10.00
Earthquake	917	....	.....	792		
Explosion	167,842	90	.05	120,766	65	.05
Forgery	37,409	6,405	17.12	25,978	104	.40
Guarantee—Fidelity	622,933	119,249	19.14	638,008	72,837	11.42
Guarantee—Surety	342,622	−11,472	.....	401,515	1,395	.35
Hail	337,930	132,853	39.31	228,268	194,993	85.42
Inland Transportation	600,934	234,774	39.07	547,168	207,952	38.01
Live Stock	30,023	12,255	40.82	20,478	15,391	75.16
Marine	4,513,679	1,832,112	40.59	1,779,537	561,013	31.53
Personal Property	1,395,575	937,726	67.19	1,133,967	466,013	41.10
Plate Glass	247,856	141,237	56.98	265,771	130,830	49.23
Real Property	179,511	17,247	9.61	228,705	14,705	6.43
Sickness	765,990	482,854	63.04	749,757	416,387	55.54
Sprinkler Leakage	3,676	2,107	57.32	5,305	435	8.20
Theft	578,122	178,936	30.95	594,384	129,343	21.76
Weather	1,789	1,116	62.38	5,909	1,887	31.93
Windstorm	199,902	81,108	40.57	118,694	86,268	72.68
Totals Other than Fire and Automobile	17,521,401	7,651,075	43.67	13,661,749	5,256,907	38.48
Automobile	11,840,998	5,097,897	43.05	13,315,564	6,751,708	50.70
Fire	20,401,537	9,045,197	44.33	21,944,046	7,515,479	34.25
GRAND TOTALS	49,763,936	21,794,169	43.79	48,921,359	19,524,094	39.91

IV

APPENDICES

APPENDIX I

REVIEW OF 1943 LEGISLATION

At the 1943 session of the Legislature the following amendments were effected to The Insurance Act by sections 18, 19 and 20 of The Statute Law Amendment Act, 1943 (Statutes of Ontario, 1943, Chapter 28). The Legislature prorogued on April 14, and the amendments came into force sixty days after the day of prorogation.

By section 18, clause (*b*) of condition 4 of the Fire Statutory Conditions is suspended and the following substituted therefor:

> "(*b*) for loss or damage caused by insurrection, riot, civil commotion, or usurped power, or for war damage as defined by paragraph (*m*) of section 2 of the War Risk Insurance Act, 1942 (Canada) and as interpreted by a certain Order of the Governor-General in Council numbered P.C. 11038, dated the Third day of December, 1942."

The Dominion Government has provided a scheme for War Risk insurance and also a fairly complete definition of the war perils. The amendment removes the possibility of a gap or an overlap between the coverages given by ordinary fire policies and that under the Dominion War Risk Scheme, which in some circumstances might obtain under the former statutory conditions. The insurance companies have signed agreements with the Dominion Government not to write insurance which conflicts with the War Risk Scheme. By subsection 2 the amendment is made applicable to existing contracts of fire insurance in addition to those hereafter made.

The section is to continue in force until a day to be named by the Lieutenant Governor by his proclamation.

By section 19 The Insurance Act is amended by adding the following new section:

> "107*a*.—(1) If at the time of the happening of any loss or damage by fire to property insured there is in force more than one policy taken by and in the name of the insured, insuring the property against loss or damage caused by the peril of fire, no term of any such policy which excludes the insurer from contributing a rateable proportion of the loss with an insurer under any such other policy shall be valid unless the insurer under such other policy has expressly assented in writing to such term.
>
> "(2) For the purpose of subsection 1, a policy shall be deemed to be in force notwithstanding any term thereof that the policy shall not cover, come into force, attach or become insurance with respect to the property until after full or partial payment of any loss under any other policy.
>
> "(3) Nothing in subsection 1 shall affect the validity of any divisions of the sum insured into separate items, or any limits of insurance on specific property, or a co-insurance clause, or a limitation of liability clause authorized under section 107, or the provision of statutory condition 8 set forth in section 106 respecting undisclosed insurance.
>
> "(4) Notwithstanding subsection 1, insurance on identified articles shall be a first loss insurance as against all other insurance.
>
> "(5) This section shall, in respect to the peril of fire, apply to all policies of all classes of insurance except aircraft, automobile, boiler and machinery, livestock and marine insurance."

By section 20 a correction is made in subsection 1 of section 195 of The Insurance Act by inserting the word "or" after the word "payment" in the first line.

THE HIGHWAY TRAFFIC AMENDMENT ACT, 1943

By section 6 of this Act, subsections 1 and 2 of section 49 of The Highway Traffic Act are amended to read as follows:

> "(1) No person under the age of fifteen years shall drive or operate a motor vehicle.
>
> "(2) No person shall employ or permit anyone under the age of fifteen years to drive or operate a motor vehicle."

By these amendments the minimum age limit for operators of motor vehicles is reduced from sixteen to fifteen years.

THE FATAL ACCIDENTS AMENDMENT ACT, 1943

Section 3 of The Fatal Accidents Act is amended to provide that in an action brought under the Act damages may be awarded in respect of the funeral expenses of the deceased, provided such expenses have been incurred by the parties for whose benefit the action is brought. The new subsection reads as follows:

> "(1*a*) In an action brought under this Act where funeral expenses have been incurred by the parties for whose benefit the action is brought, damages may be awarded not exceeding $125 for necessary expenses of the burial of the deceased and not exceeding $125 for necessary expenses for transportation and things supplied and services rendered in connection therewith necessitated by the transfer of the body of the deceased from the place of death to the place of interment."

REGULATIONS

Re Scope of Fire Insurance License

Copy of an Order-in-Council approved by the Honourable, the Lieutenant-Governor, dated the 2nd day of November, A.D. 1943.

Upon consideration of the report of the Superintendent of Insurance, dated the 12th day of October, 1943, and pursuant to the provisions of section 84 of The Insurance Act, R.S.O. 1937, Chapter 256, and upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council advise that the Lieutenant-Governor in Council make regulations extending the classes of insurance which may be written under the authority of a license to transact fire insurance pursuant to the provisions of section 26*a* of The Insurance Act to include the following additional classes:

Malicious Damage Insurance
Riot Insurance
Smoke Damage Insurance
Water Damage Insurance
Weather Insurance

Certified.

"C. F. BULMER"
Clerk, Executive Council

APPENDIX II

REPORT OF THE STANDING COMMITTEE ON VALUATION OF SECURITIES

Association of Superintendents of Insurance of the Provinces of Canada

To the President and Members of the Association:

This Committee consists of the Provinces of Quebec and Ontario, and each year submits reports determining the basis of valuation of securities for use by insurers in completing annual statement blanks. The report with respect to valuations as at December 31, 1942, was as follows:

"Your Committee has unanimously concluded to determine the values of bonds, debentures and stocks for the purposes of the Provinces of Canada upon the same basis as last year, as follows:

"1. All bonds amply secured and not in default shall be valued on an amortized basis.

"2. All other bonds shall be valued as shown in the list of securities to be published on or about January 15, 1943, by the Standing Committee on Valuation of Securities of the Association of Superintendents of Insurance of the Provinces of Canada.

"3. Stocks, except as provided in paragraph 4, shall be valued in the aggregate at book value or market value, whichever is lower.

"4. Stocks held by life insurance companies may be valued in the aggregate at the cost or book value, whichever is lower, provided the income received by such companies on such stocks in the aggregate during each of the five years preceding the date of valuation shall have been at a rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as used shall be held to include stocks received as exchanges or rights received as dividends or otherwise, at not to exceed the market value quoted on the date acquired.

"The list of securities referred to in paragraph 2 shall include all bonds held by insurance companies that are not eligible for amortization, and the valuations shown therein shall be market quotations as of December 31, 1942, except that bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof shall be valued at market quotations as of December 1, 1942."

Your Committee is not at present prepared to submit definite recommendations concerning valuations used by insurers for real estate and mortgages, and would ask that they be authorized to continue their investigations.

The annual meeting of the National Association of Insurance Commissioners was held in Boston, Mass., in June of this year, and was attended by your Committee. The basis of valuation of securities adopted this year by the National Association was substantially the same as last year.

Your Committee therefore recommends for adoption the same basis as last year for the valuation of securities for use by insurers in completing the annual statements as at December 31, 1943.

GEORGES LAFRANCE, *Chairman*
On behalf of the Committee (Ontario and Quebec)

August 15, 1943.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURERS	HEAD OFFICE
Algoma	Mutual	Sault Ste. Marie
Amherst Island	Mutual	Stella
Ayr Farmers'	Mutual	Ayr
Bay of Quinte Agricultural	Mutual	Picton
Bertie and Willoughby Farmers'	Mutual	Fenwick
Blanshard	Mutual	Science Hill
Blenheim, North, Farmers'	Mutual	Plattsville
Brant	Mutual	Brantford
Canadian Millers'	Mutual	Hamilton
Canadian Reciprocal Underwriters	Reciprocal	Toronto
Caradoc Farmers'	Mutual	Mount Brydges
Chosen Friends, Canadian Order of	Fraternal	Hamilton
Civil Service Mutual Benefit	Fraternal	Ottawa
Clinton Township	Mutual	Beamsville
Culross	Mutual	Teeswater
Dereham and West Oxford	Mutual	Ingersoll
Dorchester, North and South	Mutual	Harrietsville
Downie	Mutual	Sebringville
Dufferin Farmers'	Mutual	Shelburne
Dumfries, North, and Waterloo, South	Mutual	Galt
Dunwich Farmers'	Mutual	Dutton
Easthope, South, Farmers'	Mutual	Tavistock
Ekfrid	Mutual	Appin
Elma Farmers'	Mutual	Atwood
Empire Life Insurance Company	Stock	Kingston
Eramosa	Mutual	Rockwood
Erie Farmers'	Mutual	Selkirk
Farmers' Central	Mutual	Walkerton
Farmers' Union	Mutual	Lindsay
Foresters, Canadian Order of	Fraternal	Brantford
Formosa	Mutual	Formosa
Germania Farmers'	Mutual	Ayton
Glengarry Farmers'	Mutual	Alexandria
Grand River Farmers'	Mutual	Caledonia
Grenville Patron	Mutual	Spencerville
Grey and Bruce	Mutual	Hanover
Guelph Township	Mutual	Guelph
Halton Union Farmers'	Mutual	Campbellville
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton
Hamilton Police Benefit Fund	Fraternal	Hamilton
Hamilton Township Farmers'	Mutual	Cobourg
Hand-in-Hand	Stock	Toronto
Hay Township Farmers'	Mutual	Crediton
Hopewell Creek	Mutual	Maryhill
Howard Farmers'	Mutual	Ridgetown
Howick Farmers'	Mutual	Wroxeter
Kent and Essex Farmers'	Mutual	Chatham
Lambton Farmers'	Mutual	Watford
Lanark County Farmers'	Mutual	Perth
Lennox and Addington	Mutual	Napanee
Lobo Township	Mutual	Ilderton
London Police Benefit Fund	Fraternal	London
London Township	Mutual	London

DIX III

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

President or Principal Officer	Post Office	Manager or Secretary	Post Office
A. H. Huckson	Sault Ste. Marie	C. M. Elliott	Sault Ste. Marie
A. N. Hitchins	Stella, R. 3	E. C. McDonald	Stella, R. 3
A. C. Becker	Ayr, R. 1	Miss A. L. Maus	Ayr
A. Roblin	Picton, R. 6	W. A. Davis	Picton, Box 585
Harlow Day	Ridgeway, R. 1	A. G. Willson	Fenwick
Duncan McVannell	St. Mary's, R. 3	Thos. H. Driver	Science Hill
M. Pearson	Woodstock, R. 7	Stuart Hastings	Plattsville, R. 1
Chas. McIntyre	Scotland, R. 1	E. M. Edy	Brantford
Lieut.-Col. A. L. Noble	Norval	Irving M. Lockie	Hamilton
E. W. Brown	New York	V. W. Gerrish	Toronto
D. M. McNeill	Strathroy, R. 1	E. W. J. Sutherland	Mt. Brydges
P. M. Button	Scotland, Ont.	C. H. Fitch	Hamilton
A. H. Brown	Ottawa	G. C. Gardner	Ottawa
E. B. Durham	Smithville	G. A. Tinlin	Beamsville
Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater, R. 3
Stanley Allin	Beachville	C. H. Kipp	Ingersoll, Box 295
S. S. McDermand	Port Burwell	Mrs. S. E. Facey	Harrietsville
Leslie Brown	Motherwell	Edward Fuller	Sebringville, R. 1
W. F. Hammond	Shelburne	J. A. Richardson	Shelburne
Allan F. Stewart	Dundas	W. R. Cross	Galt, 22 Water St. S.
John E. Pearce	Wallacetown	Clarence Blue	Dutton
John F. McDonald	Woodstock, R. 3	Miss M. Caister	Tavistock
D. A. McCallum	Glencoe, R. 4	Wm. T. May	Appin
Thos. Cleland	Listowel, R. 2	J. A. McBain	Atwood
C. P. Fell	Toronto	L. T. Boyd	Kingston
S. McLean	Rockwood, R. 4	Thos. A. Forsyth	Rockwood, R. 1
Walter J. Ebert	Cayuga, R. 3	W. B. Otterman	Selkirk
Moses Bilger	Mildmay	B. W. Schumacher	Walkerton
Bruce McNevin, M.P.	Omemee, R. 3	H. H. McFadden	Lindsay
W. M. Couper	Montreal	Alf. P. Van Someren	Brantford
Thos. Inglis	Clifford, R. 1	Herbert M. Kuntz	Formosa
Chas. Holm	Ayton, R. 1	H. J. Henderson	Ayton
J. W. MacLeod	Dalkeith, R. 2	V. G. Chisholm	Alexandria, R. 1
W. E. Shields	Caistor Centre	Mrs. G. Douglas	Caledonia
E. D. Perrin	Prescott, R. 2	W. M. Snyder	Spencerville
A. A. McArthur	Priceville	Wm. Ruttle	Hanover
David Small	Guelph, R. 5	A. B. Falconbridge	Guelph, 20 Douglas St.
Chas. Readhead	Milton, R. 2	A. T. Moore	Campbellville
R. Swanborough	Hamilton	B. Mathews	Hamilton
Digby Sharpe	Hamilton	E. C. Howell	Hamilton
E. H. Martyn	Port Hope, R. 1	W. A. Hoskin	Cobourg
W. R. Houghton	Toronto	P. L. Waylett	Toronto
Oscar Klopp	Zurich	H. K. Eilber	Crediton
Ed. Jansen	Kitchener, R. 3	A. J. Frank	Maryhill
G. B. Newman	Muirkirk	W. M. Attridge	Ridgetown
Wm. Speir	Brussells	J. H. Wylie	Wroxeter
R. F. Benoit	Comber	Oliver Drury, C.A.	Chatham
Wm. Forbes	Wyoming, R. 2	A. G. Minielly	Watford
C. O. Richardson	Balderson	A. A. Bowes	Perth
A. Hartman	Odessa	Geo. T. Walters	Napanee
M. N. Grieve	Denfield, R. 1	A. E. McKay	Ilderton, R. 2
M. Coxworth	London	P. W. Harpur	London
A. Taylor	Ilderton, R. 1	V. A. Tackabury	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office
McGillivray	Mutual	Parkhill
McKillop	Mutual	Seaforth
Maple Leaf Farmers'	Mutual	Columbus
Merchants	Stock	Toronto
Nissouri Farmers'	Mutual	Lakeside
Norfolk County Farmers'	Mutual	Simcoe
North Kent	Mutual	Dresden
Oneida Farmers'	Mutual	Hagersville
Ontario Commercial Travellers' Association	Fraternal	London
Ontario Farmers' Weather	Mutual	Grand Valley
Ontario Secondary School Teachers'	Fraternal	Toronto
Ontario Threshermen's	Mutual	Chatham
Ottawa Firemen's	Fraternal	Ottawa
Ottawa Police Benefit Fund Association	Fraternal	Ottawa
Ottawa Superannuation Fund	Fraternal	Ottawa
Otter	Mutual	Norwich
Peel County Farmers'	Mutual	Brampton
Peel and Maryborough	Mutual	Drayton
Perth	Cash-Mutual	Stratford
Pilot Insurance Company	Stock	Toronto
Prescott Farmers'	Mutual	Alfred
Puslinch	Mutual	Hespeler
Queen City	Stock	Toronto
Saltfleet and Binbrook	Mutual	Ancaster
Sons of England	Fraternal	Toronto
Southwold Farmers'	Mutual	Shedden
St. Joseph, l'Union, du Canada	Fraternal	Ottawa
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford
Toronto Firemen's Benefit Fund	Fraternal	Toronto
Toronto Police Benefit Fund	Fraternal	Toronto
Townsend Farmers'	Mutual	Waterford
Usborne and Hibbert	Mutual	Exeter
Walpole Farmers'	Mutual	Jarvis
Waterloo	Cash-Mutual	Waterloo
Waterloo, North, Farmers'	Mutual	Waterloo
Wawanosh, West	Mutual	Dungannon
Western Farmers' Weather	Mutual	Woodstock
Westminster Township	Mutual	Glanworth
Williams, East	Mutual	Kerrwood
Yarmouth	Mutual	St. Thomas

DIX III (*Concl'd*)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES (*Concl'd*)

President or Principal Officer	Post Office	Manager or Secretary	Post Office
Wm. E. Lee	Clandeboye	A. E. Taylor	Parkhill, R. 3
Alex. McEwing	Blyth	M. A. Reid	Seaforth
Lieut.-Col. R. B. Smith	Oshawa	P. G. Purves	Columbus
W. R. Houghton	Toronto	Chas. M. Horswell	Toronto
R. S. Piett	Embro, R. 1	E. J. Gleason	Lakeside, R. 1
J. H. Lawrence	Vittoria, R. 1	A. E. Culver	Simcoe
Simon Smith	Wallaceburg	W. S. Holmes	Dresden
A. M. Hodgson	Cayuga, R. 4	Knud Wodskou	Hagersville, R. 3
O. H. Gidley	London	Geo. T. Hair	London
Donald L. Gear	Orton, R. 2	Miss N. M. Foster	Grand Valley
H. T. Donaldson	Toronto	R. W. E. McFadden	Brantford
Byrell Harris	Chatham	Miss G. A. Rouse	Chatham
F. McRae	Ottawa	A. Mason	Ottawa
H. Boehmer	Ottawa	J. Barlow	Ottawa
E. A. Bourque	Ottawa	E. Davies	Ottawa
Harry H. Scott	Norwich, R. 4	H. C. Cayley	Norwich
W. W. Little	Brampton, R. 4	F. J. Thomson	Brampton
Gordon McArthur	Moorefield	Mrs. E. Cragg	Drayton
G. G. McPherson, K.C.	Stratford	A. E. Dodds	Stratford
C. C. Bowen	Detroit	N. G. Duffet	Toronto
F. X. Cadieux	Alfred	L. E. Parisien	Alfred
J. A. McPherson	Puslinch, R. 1	Wilfred Roszell	Hespeler, R. 2
W. R. Houghton	Toronto	P. L. Waylett	Toronto
S. L. Stewart	Glanford Stn., R. 3.	Roy E. Smith	Ancaster, R. 2
H. Pickering	Montreal	W. V. Oglesby	Toronto
J. A. Campbell	St. Thomas, R. 5	Wilfred E. Sells	Shedden
Dr. R. H. Parent	Ottawa	Hector Menard	Ottawa
R. J. Beatty	Stratford	A. S. Kappele	Stratford
W. J. Wadsworth	Toronto	J. S. Eakin	Toronto
C. J. Lytle	Toronto	J. S. Eakin	Toronto
B. Kellum	Waterford, R. 3	D. A. Hill	Waterford
Thos. G. Ballantyne	Woodham, R. 1	B. W. F. Beavers	Exeter
J. J. Parsons	Jarvis, R. 1	Geo. L. Miller	Jarvis
W. G. Weichel	Waterloo	F. H. Moser	Waterloo
Gordon Hallman	Petersburg, R. 2	Jos. H. Woods	Waterloo
Wilfred McCarthy	Dungannon	Mrs. G. C. Treleaven	Dungannon
C. E. Sutherland	Woodstock	Geo. J. MacKay	Woodstock
R. L. Ferguson	Wilton Grove	Mrs. W. H. Weatherston.	Glanworth, R. 1
Gordon R. Nixon	Parkhill, R. 2	Jno. A. McLeish	Kerrwood, R. 3
C. E. Locke	St. Thomas, R. 8	A. E. Bucke	St. Thomas, R. 8

APPENDIX IV

CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1942 AND FIVE YEARS, 1938–42

(Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

Class No.		1942			5 Years, 1938–42			Class No.
		Gross Premiums Written, Less Return Premiums and Licensed Reinsurance Ceded	Net Losses Incurred (Recoveries from Licensed Reinsurers Deducted)	Ratio %	Gross Premiums Written, Less Return Premiums and Licensed Reinsurance Ceded	Net Losses Incurred (Recoveries from Licensed Reinsurers Deducted)	Ratio %	
1-A	Dwellings—brick protected, excluding farm risks	$1,498,524	$ 507,472	33.86	$8,189,861	$2,347,601	28.66	1-A
1-B	Dwellings—frame protected, excluding farm risks	1,792,409	662,285	36.95	9,119,479	2,909,679	31.91	1-B
2-A	Dwellings—brick unprotected, excluding farm risks	137,542	70,626	51.35	746,740	300,168	40.20	2-A
2-B	Dwellings—frame unprotected, excluding farm risks	1,130,037	430,809	38.12	5,549,503	2,283,096	41.14	2-B
3	Farm risks (including contents) and livestock	922,854	372,213	40.33	4,401,882	2,194,861	49.86	3
4	All other two- or three-year risks	815,239	394,570	48.40	4,016,134	1,875,469	46.70	4
5	Mercantile risks—wholesale stores and warehouses and contents	586,375	352,198	60.06	2,065,206	1,044,856	50.59	5
6	Mercantile risks—retail stores and contents	2,807,298	1,681,733	59.91	14,368,973	6,109,642	42.52	6
7	All other mercantile risks	229,530	107,271	46.73	1,213,886	350,403	28.87	7
8	Breweries and malt houses	22,643	995	4.39	139,802	4,172	2.98	8
9	Boot and shoe factories	14,491	12,257	84.58	57,845	17,350	29.99	9

10	Canning factories	71,461	96,978	135.71	278,337	212,885	76.48	10
11	Confectionery and biscuit factories	14,436	6,486	44.93	65,481	28,111	42.93	11
12	Flour and oatmeal mills	82,391	11,356	13.78	393,873	232,780	59.10	12
13	Grain elevators	431,551	53,809	12.47	1,198,294	192,136	16.03	13
14	Laundries	53,993	20,090	37.21	246,686	91,675	37.16	14
15	Sawmills	192,346	38,076	19.80	669,067	284,579	42.53	15
16	Lumber yards	373,426	162,145	43.42	1,642,198	560,488	34.13	16
17	Machine shops and metal workers	380,140	180,856	47.58	1,452,123	664,087	45.73	17
18	Mining risks	352,412	60,429	17.15	1,871,932	205,163	10.96	18
19	Pork-packing and curing houses	38,179	7,848	20.56	169,314	105,225	62.15	19
20	Pulp and paper mills	61,611	34,794	56.47	256,416	77,560	30.25	20
21	Street-car barns	28,938	3,200	11.06	177,538	38,123	21.47	21
22	Tanneries	5,651	131,553	2,327.96	33,010	133,351	403.97	22
23	Woodworking factories	217,162	176,783	81.41	858,139	499,052	58.16	23
24	Woollen and knitting mills	36,690	48,729	132.81	142,230	131,239	92.27	24
25	All other manufacturing risks	1,030,324	615,751	59.76	4,327,245	2,016,809	46.61	25
26	All other one-year and short-term risks	3,015,030	1,258,400	41.74	13,263,743	5,071,081	38.23	26
27	Sprinklered risks of whatever nature or occupancy	1,981,261	636,576	32.13	8,857,108	2,562,563	28.93	27
	TOTALS	$18,323,944	$8,136,288	44.40	$85,772,045	$32,544,204	37.94	

APPENDIX V

IN RE SECTION 16: THE SPECIAL WAR REVENUE ACT

Reported in 10 I.L.R. 285

The Judicial Committee of the Privy Council

Before: Lord Maugham, Lord Russell of Killowen and Lord Porter
Westminster: July 26th, 1943.

Insurance (General)—Constitutional law—Legislative jurisdiction respecting insurance—Taxation—Trade and commerce—Aliens—Bankruptcy and insolvency—Immigration—Peace, order and good government—Property and civil rights—The Special War Revenue Act, s. 16, as enacted by s. 1, cap. 54, Statutes of 1932 and amended by s. 4, cap. 27, Statutes of 1940-41—The Canadian and British Insurance Companies Act, 1932 (22-23 Geo. V, cap. 46)—The Foreign Insurance Companies Act (22-23 Geo. V, cap. 47).

NOTE.—Application by the Attorney-General of Canada to the Judicial Committee of the Privy Council for Special Leave to Appeal from the judgment of the Supreme Court of Canada upon a reference, pursuant to Section 55 of the Supreme Court Act, for hearing and consideration of the question: "Is Section 16 of the Special War Revenue Act as enacted by Section 1 of Chapter 54 of the Statutes of 1932 and amended by Section 4 of Chapter 27 of the Statutes of 1940-41 ultra vires of the Parliament of Canada either in whole or in part, and, if so, in what particular or particulars or to what extent?" Answer: "Yes, in its entirety." (See Vol. 9 I.L.R. 425; C.I.L.S. Bulletin 677.)

Mr. Frank Cahan for the Attorney-General of Canada, petitioner.
Mr. Frederick Wallace for the Attorneys-General of Ontario and Quebec and for the Mutual Boiler Insurance Company of Boston, respondents.

After hearing counsel for the petitioner and the respondents, the petition was refused in an oral judgment The editor has the following report of the proceedings:

Counsel for the petitioner referred to the 1932 Reference, and the decision of the Board on that Appeal, and stated that the Dominion, following that decision, had set itself the task of putting in order its insurance legislation and in that same year, 1932, it passed Acts which it thought remedied all matters to which objection had been taken, and it confined the legislation to matters which were within the legislative powers of the Dominion.

Lord Maugham at once said that the Board appreciated the importance of the case, but what they had to be satisfied about on the Petition was that there was a substantial point to be argued that Section 16 did not intermeddle with the business of carrying on insurance within the provinces; to which Counsel for the petitional replied that when a reference raises the validity of a Dominion Act, it is an appropriate question to be determined by His Majesty in Council.

Lord Maugham again stated that the Board appreciated the importance of the case, but the imposition of the 10% was an interference with the provincial business of insurance. Counsel for the petitioner said that the proposed amendment had been passed by the legislature, but was not to be brought into operation until after the hearing by the Board of the Appeal.

The Board then called upon counsel for the respondents, who opened by saying that he relied upon the concluding words on Page 52 of the 1932 Case (1932 Appeal Case), reading:

> "Now as to the power of the Dominion Parliament to impose taxation there is no doubt. But if the tax as imposed is linked up with an object which is illegal the tax for that purpose must fall."

Counsel for the respondents then dealt with the history of the legislation and pointed out that the proposed amendment strikes out the saving words about the provinces, and the effect of the excision was to restore Section 16 to its offending form, and he said that he only had to add the submission that the Board should reply to the Petition of the Attorney-General of Canada in the words of Lord Dunedin, quoted at the top of page 45 in the 1932 Case, namely:

> "This case is, it may be hoped the last of the series of litigations between the Dominion and the Provinces with regard to insurance."

Lord Maugham (without closing the court to confer) stated that in their lordships' opinion this was not a case where they could advise His Majesty to grant Special Leave to Appeal.

APPENDIX VI.

LIST OF AUTOMOBILE INSURANCE STANDARD FORMS TO NOVEMBER 1, 1942

Endorsement Forms (S.E.F.)

(1) Passenger Hazard Included Endorsement.
(1*a*) Restricted Passenger Hazard Endorsement (Commercial Vehicle).
(2) Drive Other Automobiles Endorsement (Restricted Form).
(2*a*) Drive Other Automobiles Endorsement (Broad Form).
(3) Employer's Liability Endorsement (Named Employees).
(3*a*) Employer's Liability Endorsement (Employees Not Named)
(4) Permission to Carry Explosives Endorsement.
(5) Permission to Rent or Lease Endorsement.
(6) Permission to Carry Passengers for Compensation or Hire Endorsement.
(7) Inclusive Coverage Endorsement.
(8) Automobile Plate Glass Endorsement.
(9) Trailer Endorsement (Private Passenger and Commercial).
(10) Farmer's Truck Endorsement.
(11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
(12) Additional Coverage Endorsement.
(13) Deleted Coverage Endorsement (Insured's Form).
(13*a*) Deleted Coverage Endorsement (Insurer's Form).
(14) Funeral Director's Endorsement.
(15) Substitution or Addition of Automobile Endorsement.
(16) Winter Cancellation Endorsement (Pro-rata Form).
(16*a*) Winter Cancellation Endorsement (Pro-rata Less Ten Per Cent Form).
(17) Reinstatement of Winter Cancellation Endorsement.
(18) Radio Endorsement.
(19) $50 Deductible Property Damage Endorsement (Commercial and Public Automobiles) (Revoked).
(20) More Automobiles than Operators Endorsement.
(21) Automatic Coverage Endorsement (Fleets).
(22) Motorcycle Endorsement (Theft).
(23) Mortgage Endorsement.
(24) Fire Apparatus Endorsement.
(25) Alteration Endorsement.
(26) Additional Insured Endorsement (Garage Payroll Form).
(26*a*) Additional Interests (Customers) Endorsement.
(27) Automobile Service Station Endorsement (Garage Payroll Form).
(28) Excluding Named Person Endorsement.
(29) Named Chauffeur Endorsement.
(30) Storage Garage, Automobile and Premises Risk Endorsement (Public Liability and Property Damage only).
(31) Open Air Parking Station Endorsement (Public Liability and Property Damage only).
(32) Miscellaneous Automobile Coverages Endorsement.
(33) Automobile Garage, Repair Shop or Service Station and Automobile Dealer Employee Endorsement.
(34) "Monthly Average" Endorsement (Garage Fire, Transportation and Theft Form).
(35) Passbook or Certificate Endorsement (Garage Fire, Transportation and Theft Form).
(36) "Blanket Endorsement" (Garage Fire, Transportation and Theft Form).
(37) Limitation of Cover to Operation of Automobiles by Officers and Employees Endorsement (Non-owned Policy Form).
(38) Limitation of Cover to Operation of Automobiles of the Commercial Type Hired by the Insured Endorsement (Non-owned Policy Form).
(39) Limitation of Cover to Operation of Automobiles by Named Employees Endorsement (Non-owned Policy Form).

Application Forms (S.A.F.)

(1) Owner's Form.
(2) Driver's Form.
(3) Application and Agreement for Winter Cancellation (Pro-rata Form).
(3*a*) Application and Agreement for Winter Cancellation (Pro-rata Less Ten Per Cent Form)
(4) Garage Payroll Form.
(5) Garage Fire, Transportation and Theft Form.
(6) Non-owned Form.

Policy Forms (S.P.F.)

(1) Owner's Form.
(2) Driver's Form.
(3) Standard Automobile Renewal Certificate.
(4) Garage Payroll Form.
(5) Garage Fire, Transportation and Theft Form.
(6) Non-owned Form.

AUTOMOBILE INSURANCE FORMS APPROVED RESPECTING MOTOR VEHICLES OPERATING UNDER THE WARTIME INDUSTRIAL TRANSIT PLAN AND ADMINISTERED THROUGH INSURANCE POOL

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF THE PROVINCES OF CANADA

Circular No. 21/1942

To: All insurers transacting Automobile Insurance in the Provinces of Canada (excluding Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

Re: Automobile Insurance Covering Owners and Drivers of Automobiles registered pursuant to Wartime Industrial Transit Plan.

On November 11th, by Circular No. 18, a draft form of policy to be used in connection with owners and drivers of automobiles transporting fellow-employees to and from work pursuant to the Wartime Industrial Transit Plan, was sent to all insurers for comment and criticism. The replies received in response to the invitation have been carefully considered by the Committee of Underwriters, but it must be appreciated that this policy has been further amended to meet the special requirements of the Director of Transit Control. The revised policy form is now enclosed herewith.

A separate application is not enclosed inasmuch as insurers may copy the complete application below the preamble, reading "Whereas an application in writing, etc." to be found on the first page of the approved policy attached hereto.

Insuring Agreements

Attention is directed to the following provisions of the insuring agreements:

1. "Additional Agreements," paragraph (a) making this insurance "primary" insurance without contribution.
2. Absolute liability to third parties up to the full limits of the policy.
3. Waiver of any guest law as a defence to a claim under the policy.

General

Variations also have been made in the statutory conditions appropriate to this particular form of contract pursuant to the enabling legislation provided by the Uniform Act (Ont. section 188).

This policy has been approved for use to be written for minimum limits of $100,000 for loss or damage resulting from bodily injury to or death of one passenger and, subject to such limit for any one passenger so injured or killed, $200,000 for loss or damage resulting from bodily injury to or death of two or more passengers in any one accident and for a limit of $1,000 respecting legal liability for loss of or damage to property of passengers.

Premium Rates

In view of the special nature and purpose of the policy hereby approved, it has been considered desirable that a standard rate should be set for the coverage. A special committee representative of board and non-board companies, after full consideration, has recommended a rate on the basis of the minimum limits indicated above, of $1.00 per month for each person registered under the Plan. The rate will be subject to review at the end of a six months period and adjusted as warranted by the experience for future coverage. This rate has been approved by the Ontario Department of Insurance and the Transit Controller and all companies are expected to conform to the rate in those provinces in which the Uniform Automobile Insurance Act is in force.

Hartley D. McNairn,
Chairman,
Association Standing Committee.

Parliament Buildings,
Toronto, Ontario,
November 28th, 1942.

NOTE: SUPPLIES OF THESE FORMS MAY BE OBTAINED UPON APPLICATION TO THOMPSON & SONS, LTD. 384 ADELAIDE STREET WEST, TORONTO, ONT.

WARTIME INDUSTRIAL TRANSIT AUTOMOBILE INSURANCE POLICY

(Owner's and Driver's Form)

No. ....

(HEREINAFTER CALLED THE INSURER)

WHEREAS an application in writing has been made by the Plant or Association therein mentioned (hereinafter called the Trustee) in behalf of the Applicant therein mentioned (hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the automobile(s) (hereinafter called the automobile) owned, used or operated by the Insured while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and the said application forms part of this contract of insurance and is as follows:

APPLICATION

Item 1.—Name of Applicant: All owners and drivers of automobiles registered pursuant to the Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer of..
(State name of Plant or Association)

....
Street Address Town Province

Item 2.—This application is made for insurance against the perils mentioned in this Item (and no others) upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	Perils	Limits	Estimated No. of Automobiles to be registered under the W.I.T.P.	Rate for each Automobile	Advance Premium
Third Party Liability	**Legal Liability for Bodily Injury to or Death of Passengers**	$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed, $ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.		$	$
	Legal Liability for Loss of or Damage to Property of Passengers	$ (exclusive of interest and costs) any one accident.			
Minimum Premium					$

Item 3.—The advance premium shall be collected by the Trustee and shall be due and payable upon the attachment of this insurance and is computed, at the rate stated in Item 2, on the estimated number of automobiles to be registered pursuant to the Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer designated in Item 1.

Premium Charge Adjustment—The Trustee shall, on or before the fifteenth day of each month during the continuance of this insurance, deliver to the Insurer a written Declaration of the number of automobiles so registered during the preceding month. The earned premium shall be computed monthly by applying pro rata of the rate stated in Item 2 to the number of such automobiles. When the aggregate of the monthly earned premiums exceeds the Advance Premium the excess premium shall be collected by the Trustee and shall be due and payable and thereafter all earned premiums shall be due, collected and payable at the end of each month.

Item 4.—Has any Insurer cancelled, declined, or refused to renew or issue to the Trustee insurance of the nature applied for herein? If so, state name of Insurer..

Item 5.—The Policy Period shall be from..............................19........, to..............................19........, 12.01 a.m. Standard Time as to each of said dates.

***Item 6.—Where a Trustee knowingly misrepresents or fails to disclose in the application any fact required to be stated therein any claim by the Insured shall be rendered invalid and the right of the Insured to recover indemnity shall be forfeited, or where an Insured violates any term of condition of the policy or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by such Insured shall be rendered invalid and the right of such Insured to recover indemnity shall be forfeited.**

Item 7.—Each person insured agrees to pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer shall have paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

....
Agent at Signature of Trustee

(*Item 6 printed in red ink.)

INSURING AGREEMENTS

NOW, THEREFORE, IN CONSIDERATION OF the payment of the premium specified and of the statements contained in the application and subject to the limits, terms and conditions herein stated,

THIS AGREEMENT WITNESSETH,—

THIRD PARTY LIABILITY

The Insurer agrees to indemnify each of the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and resulting from:

Bodily Injury to or Death of any such passenger or loss of or damage to the Property of such passenger, while being carried in or upon or entering or getting on to or alighting from the automobile.

Provided always that the Insurer shall not be liable:—

(a) For any liability imposed by any Workmen's Compensation Law upon any person insured by this policy; or

(b) For loss or damage resulting from bodily injury to or the death of the driver of the automobile at the time loss or damage is caused; or

(c) For loss of or damage to property of the driver of the automobile at the time loss or damage is caused; or

(d) For loss or damage resulting from bodily injury to or the death of any employee of any person insured by this policy while engaged in the operation or repair of the automobile; or

(e) For any amount in excess of the limits stated in Item 2 of the application, and expenditures provided for in the additional agreements contained herein.

ADDITIONAL AGREEMENTS

The Insurer further agrees:

(a) That the insurance under this policy is primary and that the Insurer is not entitled to contribution from any other Insurer; and

(b) Upon receipt of notice of such loss or damage caused to persons or property, to serve any person insured by this policy by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and

(c) To defend in the name and on behalf of any person insured by this policy and at the cost of the Insurer any civil action which may at any time be brought against such person on account of such loss or damage to persons or property; and

(d) To pay all costs taxed against any person insured by this policy in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limits of the Insurer's liability; and

(e) In case the injury be to a person, to reimburse any person insured by this policy for outlay for such medical aid as may be immediately necessary at the time.

ABSOLUTE LIABILITY OF INSURER TO THIRD PARTIES

The Insurer acknowledges that this is a Motor Vehicle Liability Policy to which the provisions of section **205** (1), (2) and (3) of The Insurance Act (Ontario) and the corresponding section of the Uniform Automobile Insurance Act in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, New Brunswick, Nova Scotia and Prince Edward Island are applicable and the Insurer undertakes that to the extent of the limits of liability prescribed by this policy subsection 5 of such section shall not apply and the Insurer waives the benefits of the said subsection.

LIABILITY OF INSURER TO GUEST PASSENGERS

The Insurer undertakes that it will not set up as a defence to a claim against the Insured or under this policy the provisions of any statute abrogating the claims of guest or gratuitous passengers.

LIABILITY OF INSURED TO REIMBURSE INSURER

It is a condition of the insurance, and it is hereby agreed that each person insured by this policy shall pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer has paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

STATUTORY CONDITIONS

Unless the context otherwise requires, wherever the word "Insured" is used in these statutory conditions, it shall mean a person Insured by the policy whether named or not.

PROHIBITED USE BY INSURED

INTOXICATION

1. (1) The Insured shall not drive the automobile:

(a) whilst under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or

UNAUTHORIZED DRIVER

(b) if he has never been qualified or authorized by law to drive an automobile or whilst his license to drive remains suspended or cancelled or whilst he is under the age of sixteen years; or use or drive the automobile;

PROHIBITED TRADE

(c) for any illicit or prohibited trade or transportation; or

RACING

(d) in any race or speed test.

PROHIBITED USE BY OTHERS

(2) The Insured shall not permit, suffer, allow or connive at the use of the automobile:

INTOXICATION

(a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or

UNAUTHORIZED DRIVER

(b) by any person who has never been qualified or authorized by law to drive an automobile, or by any person whilst his license to drive remains suspended or cancelled, or by any person under the age of sixteen years; or

PROHIBITED TRADE (c) for any illicit or prohibited trade or transportation; or

RACING (d) in any race or speed test.

USES PROHIBITED WITHOUT PERMISSION 2. Unless permission is expressly given by an endorsement of the policy and in consideration of an additional stated premium, the automobile shall not be rented or leased nor shall it be used:

TRAILER (a) with trailer attached; or

EXPLOSIVES (b) to carry explosives; or

TAXICAB OR BUS (c) as a taxicab, public omnibus, livery, jitney, or sight-seeing conveyance or for carrying passengers for compensation or hire, except the carrying of passengers to and from work pursuant to the Wartime Industrial Transit Plan whether or not for compensation.

LOSS OR DAMAGE TO PERSONS OR PROPERTY

INSURED TO GIVE NOTICE OF ACCIDENT AND CLAIM 3. (1) The Insured shall promptly give to the Insurer written notice, with all available particulars, of any accident involving loss or damage to persons or property, and of any claim made on account of accident; shall verify by affidavit or statutory declaration, if required by the Insurer, that the claim arises out of the operation or use of an automobile described in the policy and that the person operating or responsible for the operation of the automobile at the time of the accident is a person insured by the policy; and shall forward immediately to the Insurer every writ, letter, document or advice received by him from or on behalf of the claimant.

CO-OPERATION OF INSURED AND INSURER IN CLAIM SETTLEMENT (2) The Insured shall not voluntarily assume any liability or settle any claim except at his own cost. The Insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the Insurer, shall aid in securing information and evidence and the attendance of any witness, and shall co-operate with the Insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.

WAIVER 4. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of this policy by any act relating to the delivery and completion of proofs of loss, or to the investigation or adjustment of the claim.

INSPECTION OF AUTOMOBILE 5. The Insurer shall be permitted at all reasonable times to inspect the automobile and its equipment.

WHEN ACTION MAY BE BROUGHT 6. (1) The Insured may not bring an action to recover the amount of a claim under the policy unless the requirements of statutory condition 3 are complied with nor until the amount of the loss has been ascertained by a judgment against the Insured after trial of the issue, or by agreement between the parties with the written consent of the Insurer.

LIMITATION OF ACTIONS (2) Every action or proceeding against an Insurer in respect of loss or damage to persons or property shall be commenced within one year next after the cause of action arose, and not afterwards.

WHO MAY GIVE NOTICE 7. Notice of claim may be given by the agent of the Insured in case of absence or inability of the Insured to give the notice, such absence or inability being satisfactorily accounted for.

CANCELLATION 8. (1) The policy may be cancelled at any time at the request of the Trustee, and the Insurer shall, upon surrender of the policy, refund the excess of paid premium above the customary short rate premium for the time the policy has been in force.

(2) This policy may be cancelled at any time by the Insurer giving to the Trustee fifteen days' notice in writing of cancellation by registered post, whether registered within or without Canada, or five days' notice of cancellation personally delivered, and refunding the excess of paid premium beyond the pro rata premium for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such repayment shall accompany the notice, and in such case the fifteen days above-mentioned shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

(3) In this condition the expression "paid premium" means premium actually paid by the Insured to the Insurer or its agent, and does not include any premium or part thereof paid to the Insurer by an agent unless actually paid to the agent by the Insured.

NOTICE 9. Any written notice to the Insurer may be delivered at or sent by registered post to the chief agency or head office of the Insurer in this Province. Written notice may be given to the Trustee by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the Insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received. In this connection the expression "registered" shall mean registered within or without Canada.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF THE PROVINCES OF CANADA

Circular No. 20/1942

To: All insurers transacting Automobile Insurance in the Provinces of Canada (excluding Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

Re: Automobiles operated under Wartime Industrial Transit Plan—Non-owned policy covering Plant, Transit Controller and the Plant or local Transit Officer.

On November 11th, by Circular No. 18, draft forms of application and endorsement to be used in connection with the "Standard" non-owned automobile policy (S.P.F. No. 6) for the above mentioned risk were sent to all insurers for comment and criticism. The replies have been carefully considered by the Committee of Underwriters and it must be appreciated that these forms have been further amended to meet the special requirements of the Director of Transit Control. The revised forms are now enclosed herewith.

A copy of the new enclosed application will be pasted over page 1 of S.P.F. No. 6 below the opening preamble reading "Whereas an application in writing, etc." and the amending endorsement should be attached to page 2 of the said policy to revise the standard policy to provide the necessary coverage.

As previously stated, the original draft forms have been chiefly revised to meet the requirements of the Director of Transit Control, Department of Munitions and Supply. Apart from minor and editorial changes, the two important changes from the original draft forms will be found first, under item 3 "Perils" in the application, which now reads: "Legal Liability for Bodily Injury or Death" and "Legal Liability for Damage to property of others." This follows the exact wording of the non-owned policy S.P.F. No. 6, and should be read with the insuring clause contained in paragraph 2 of the new endorsement also enclosed herewith. The second change in principle concerns extension of the coverage to the United States as well as to Canada.

After consultation with officials of the Department of Transit Control, I have approved these forms for immediate use.

Hartley D. McNairn,
Chairman,
Association Standing Committee.

Parliament Buildings,
Toronto, November 26th, 1942.

NOTE: SUPPLIES OF THESE FORMS MAY BE OBTAINED UPON APPLICATION TO THOMPSON & SONS, LTD. 384 ADELAIDE STREET WEST, TORONTO, ONT.

S.P.F. No. 6—NON-OWNED AUTOMOBILE POLICY

"..INSURANCE COMPANY"

No.....................

(HEREINAFTER CALLED THE INSURER)

WHEREAS an application in writing has been made by the Applicant therein mentioned (and hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the legal liability, described in the said application, and the said application forms part of this contract of insurance and is as follows:

APPLICATION FOR NON-OWNED AUTOMOBILE POLICY

(Wartime Industrial Transit Plan only)

APPLICATION

Item 1.—The full name of the Applicant is..

the Transit Controller of the Department of Munitions and Supply and the .... (State Plant or Local)
Transit Officer of the Applicant Plant or Association.

Business address is..
No. Street Town or City Province

Item 2.—The legal liability of the Applicant which is to be insured is that which arises from the use or operation within Canada or the United States of America of any automobile not owned in whole or in part by, nor registered in the name of the Applicant but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan for the Applicant Plant or Association, excluding, however, the legal liability which arises from the use or operation of any automobile while driven by the Applicant if the Applicant is an individual.

Item 3.—This application is made for insurance against one or more of the perils mentioned in this Item, but for insurance which shall apply only in respect of that peril or those perils for which a premium is specified in this Item and no other and upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:

Perils	Limits	Estimated No. of Automobiles to be registered under the W.I.T.P.	Rate for each Automobile	Advance Premium
1. Legal Liability for Bodily Injury or Death.	$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed. $ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.		$	$
2. Legal Liability for Damage to Property of Others.	$ (exclusive of interest and costs) any one accident.		$	$

Minimum Premium $ Total Advance Premium $

Item 4.—The advance premium shall be due and payable upon the attachment of this insurance and is computed, at the rate stated in Item 3, on the estimated number of automobiles to be registered pursuant to the said Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer of the Applicant Plant or Association.

Premium Charge Adjustment—The Applicant Plant or Association shall, on or before the fifteenth day of each month during the continuance of this insurance, deliver to the Insurer a written Declaration of the number of automobiles so registered during the preceding month. The earned premium shall be computed monthly by applying pro rata of the rate stated in Item 3 to the number of such automobiles. When the aggregate of the monthly earned premiums exceeds the Advance Premium the excess premium shall be due and payable and thereafter all earned premiums shall be due and payable at the end of each month.

Item 5.—Has any Insurer cancelled, declined or refused to renew or issue insurance of the nature applied for herein?

If so, state name of Insurer ....

Item 6.—The Policy Period shall be from..............................19......, to.......................................19........, 12.01 a.m. Standard Time as to each of said dates.

***Item 7.—Where an applicant for a contract knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where, after the issue of the policy, an applicant violates any term or condition of the Policy, or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by such applicant shall be rendered invalid and the right of such applicant to recover indemnity shall be forfeited.**

Item 8.—I declare that the statements above made are in every respect true and correct, and I hereby apply for a contract of insurance to be based on the truth of the said statements.

....	....	....
Agent	At	Signature of Applicant Plant or Association

INSURING AGREEMENTS

NOW, THEREFORE, IN CONSIDERATION OF the payment of the premium specified and of the statements contained in the Application and subject to the limits, terms and conditions herein stated and subject always to the condition that the Insurer shall be liable in respect of that peril or those perils of the following Insuring Agreements for which a premium is specified in Item 9 of the Application and no other,

THIS AGREEMENT WITNESSETH—,

The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation (within Canada, Newfoundland or the United States of America or upon a vessel plying between ports within those countries) of any automobile not owned in whole or in part by, nor registered in the name of the Insured; excluding, however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from

1. BODILY INJURY TO OR DEATH OF ANY PERSON;

Provided always that the Insurer shall not be liable:—

(a) for any liability imposed upon the Insured by a Workmen's Compensation statute or assumed by the Insured voluntarily under any such statute or under any contract,

(b) for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured,

(c) for loss or damage resulting from bodily injury to or death of the son, daughter, wife, husband, mother, father, brother or sister of the Insured,

(d) for any amount in excess of the limits stated in 1 of Item 9 of the Application and expenditures provided for in the Additional Agreements;

2. DAMAGE TO PROPERTY OF OTHERS;

Provided always that the Insurer shall not be liable:—

(a) for loss of or damage to property carried in or upon such automobile or owned by, or in the care, custody or control of the Insured or any employee of the Insured while such employee is engaged in the business of the Insured,

(b) for any amount in excess of the limits stated in 2 of Item 9 of the Application and expenditures provided for in the Additional Agreements.

ADDITIONAL AGREEMENTS

Where indemnity is provided the Insurer further agrees:—

(a) Upon receipt of notice of loss or damage to serve the Insured by such investigation thereof, and by such negotiations with claimants and by such settlement of resulting claims, as may be deemed expedient by the Insurer; and

(b) To defend in the name and on behalf of the Insured and at the cost of the Insurer any civil action brought against the Insured on account of such loss or damage; and

(c) To pay all costs taxed against the Insured in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limit of the Insurer's liability.

(*Item 7 printed in red ink.)

STATUTORY CONDITIONS

The Conditions hereunder have been approved by the Superintendent under the provisions of the Insurance Act as appropriate to the risks insured under this policy.)

MATERIAL CHANGE IN RISK 1. The insured shall promptly notify the insurer, or its local agent, in writing, of any change in the risk material to the contract and within his knowledge.

PROHIBITED USE 2. The insured shall not permit, suffer, allow or connive at the use or operation of an automobile the use or operation of which is the subject of the insurance:

INTOXICATION (a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or

UNAUTHORIZED DRIVER (b) by any person who is not for the time being qualified and authorized by law to drive or operate the automobile or, in case the law does not prescribe any qualification or authority by any person under the age of sixteen years; or

PROHIBITED TRADE (c) for any illicit or prohibited trade or transportation; or

RACING (d) in any race or speed test; or

EXPLOSIVES (e) to carry explosives; or

TAXICAB OR BUS (f) as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire.

LOSS OR DAMAGE TO PERSONS OR PROPERTY

INSURED TO GIVE NOTICE OF ACCIDENT AND CLAIM 3. (1) The insured shall promptly give to the insurer written notice, with all available particulars, of any accident involving loss or damage to persons or property, and of any claim made on account of accident; shall verify by affidavit or statutory declaration, if required by the insurer, that the claim arises out of the use or operation (described in the Policy) of an automobile; and shall forward immediately to the insurer every writ, letter, document or advice received by him from or on behalf of the claimant.

CO-OPERATION OF INSURED AND INSURER IN CLAIM SETTLEMENT (2) The insured shall not voluntarily assume any liability or settle any claim except at his own cost. The insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the insurer shall aid in securing information and evidence and the attendance of any witness, and shall co-operate with the insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.

EXAMINATION OF INSURED (3) The insured shall submit to examination under oath, and shall produce for examination, at such reasonable place as is designated by the insurer or its representative, all documents in his possession or control which relate to the matters in question, and shall permit extracts and copies thereof to be made.

WAIVER 4. Neither the insurer nor the insured shall be deemed to have waived any term or condition of this Policy by any act relating to the investigation or adjustment of the claim.

OTHER INSURANCE OF THE SAME INTEREST 5. If the insured has or places any additional or other valid insurance of his interest in the subject matter of the contract or any part thereof, the insurer shall be liable only for its rateable proportion of any loss or damage.

WHEN ACTION MAY BE BROUGHT 6. The insured may not bring an action to recover the amount of a claim under the Policy unless the requirements of statutory condition 3 are complied with nor until the amount of the loss has been determined by a judgment against the insured after trial of the issue, or by agreement between the parties with the written consent of the insurer.

LIMITATION OF ACTIONS 7. Every action or proceeding against an insurer under this contract shall be commenced within one year next after the cause of action arose, and not afterwards.

CANCELLATION 8. (1) The Policy may be cancelled at any time at the request of the insured named therein, and the insurer shall, upon surrender of the Policy, refund the excess of paid premium above the customary short rate premium for the time the Policy has been in force.

(2) This Policy may be cancelled at any time by the insurer giving to the insured named in the Policy fifteen days' notice in writing of cancellation by registered post, whether registered within or without Canada, or five days' notice of cancellation personally delivered, and refunding the excess of paid premium beyond the pro rata premium for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such repayment shall accompany the notice, and in such case the fifteen days abovementioned shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

(3) In this condition the expression "paid premium" means premium actually paid by the insured to the insurer or its agent, and does not include any premium or part thereof paid to the insurer by an agent unless actually paid to the agent by the insured.

NOTICE 9. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in this province. Written notice may be given to the insured named in the Policy by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received. In this condition the expression "registered" shall mean registered within or without Canada.

IN WITNESS WHEREOF, the Insurer has executed and attested these presents, but this Policy shall not be valid unless countersigned by its duly Authorized Representative.

Countersigned at..

this.................. ....day of. ....19........

....
AUTHORIZED REPRESENTATIVE

Approved endorsement for attachment to Non-owned Automobile Policy Form (S.P.F. No. 6)

LIMITATION OF COVER TO OPERATION OF AUTOMOBILES FOR THE TRANSPORTATION OF PERSONS PURSUANT TO THE WARTIME INDUSTRIAL TRANSIT PLAN

It is hereby understood and agreed that:—

1. Wherever the words "Item 9 of the Application" appear in the INSURING AGREEMENTS the same are hereby deleted and the following substituted therefor, "Item 3 of the Application."

2. THE SECOND PARAGRAPH OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation within Canada or the United States of America of any automobile not owned in whole or in part by, nor registered in the name of the Insured, but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan for the Applicant Plant or Association, excluding, however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from"

3. SUBSECTION (b) of SECTION 1 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured, except loss or damage resulting from bodily injury to or the death of any employee driving or being transported to and from work pursuant to the said Wartime Industrial Transit Plan."

4. SUBSECTION (a) OF SECTION 2 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss of or damage to such automobile or for loss of or damage to property owned by, or in the care, custody or control of the Insured."

5. PARAGRAPH (b) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"by any person who has never been qualified or authorized by law to drive an automobile or by any person whilst his license to drive remains suspended or cancelled or by any person under the age of sixteen years."

6. PARAGRAPH (f) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire except the carrying of persons to and from work pursuant to the said Wartime Industrial Transit Plan whether or not for compensation."

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. of the

Issued to

This endorsement shall be effective from the day of 19 , 12.01 a.m. Standard Time.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF THE PROVINCES OF CANADA

Circular No. 19, 1943

To: All Insurers transacting Automobile Insurance in the Provinces of Canada (except Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

Re: Automobile Insurance Covering Owners and Drivers of Automobiles registered pursuant to Wartime Industrial Transit Plan under Stage Permit.

On November 28th, 1942, by Circular No. 21, approved forms of owner-driver application and policy were sent to all insurers. These approved forms provided automobile insurance to owners and drivers of *private passenger* automobiles transporting fellow-employees to and from work pursuant to the Wartime Industrial Transit Plan.

At a meeting of the Committee of Underwriters held on November 17th, 1943, the attached owner-driver application and policy forms for motor vehicles *other than private passenger automobiles*, and operating pursuant to the Wartime Industrial Transit Plan under Stage Permit, were recommended for approval. I have concurred in this recommendation and the forms appended hereto are approved for use in all provinces (except Quebec). Particulars respecting premium rates, etc., were released to members of the Wartime Transit Insurance Pool by Mr. J. H. King, Secretary, on October 8th, 1943, in Bulletin No. 16.

A copy of the enclosed application should be attached to the first page of the owner-driver policy (approved on November 28th, 1942) for private passenger cars, to amend such policy to cover other vehicles under stage permit. Such application proposed to be attached will contain the opening preamble "WHEREAS an application in writing has been made by the applicant . . . etc.," which of course will not appear in the original signed application. Likewise the stage permit endorsement should be attached to the approved owner-driver policy in order to make the necessary editorial changes in the insuring agreements and statutory conditions.

If revised non-owned automobile insurance forms are needed for stage permit risks only, they may be obtained upon application to Mr. J. H. King, Secretary, Wartime Transit Insurance Pool, 86 Adelaide Street East, Toronto 1, Ontario.

HARTLEY D. MCNAIRN,
Chairman,
Association Standing Committee.

Parliament Buildings, Toronto 2, Ont.
November 19th, 1943.

NOTE: SUPPLIES OF THESE FORMS MAY BE OBTAINED UPON APPLICATION TO THOMPSON & SONS, LTD. 384 ADELAIDE STREET WEST, TORONTO, ONT.

STAGE PERMIT POLICY

(For attachment to W.I.T. Automobile Policy—Owners' and Drivers' Form)

WHEREAS an application in writing has been made by the Applicant (hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the automobile(s) (hereinafter called the automobile) owned, used or operated by the Insured while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit, and the said application forms part of this contract of insurance and is as follows:

APPLICATION

Item 1. Full name of Applicant..

....
(Street Address) (Town) (Province)

Item 2. The automobile will be operated between the towns of..

....

and the following Industrial Plant or Plants:...

....

Item 3. State the number of round trips made per day...

Item 4. Particulars of the automobile to be insured:—

Model Year	No. of Cylinders	Trade Name	Type of Body	Max. Seating Cap.	Serial No.	Motor No.	Model Letter or Number	Stage Permit Number

Item 5. This application is made for insurance against the perils mentioned in this Item upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	PERILS	LIMITS	Max. Seating Cap.	Rate Per Seat	No. of Round Trips Per Day	PREMIUM
Third Party Liability	**Legal Liability for Bodily Injury to or Death of Passengers**	$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed, $ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.				
	Legal Liability for Loss of or Damage to Property of Passengers	$ (exclusive of interest and costs) any one accident.				

Item 6. The Policy Period shall be from..............................19....., to..............................19......, 12.01 a.m. Standard Time as to each of said dates.

***Item 7. Where an Applicant for a contract falsely describes the automobile to be insured, to the prejudice of the Insurer, or knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where the Insured violates any term or condition of the policy or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by the Insured shall be rendered invalid and the right of the Insured to recover indemnity shall be forfeited.**

Item 8. Each person insured agrees to pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer shall have paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

....
Agent at Signature of Applicant

(*Item 7 printed in red ink.)

STAGE PERMIT ENDORSEMENT

(For attachment to W.I.T. Automobile Insurance Policy—Owners' and Drivers' Form)

It is understood and agreed that the first paragraph of the Insuring Agreements reading as follows:

"The Insurer agrees to indemnify each of the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and resulting from:"

is deleted, and the following shall be substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, and, in the same manner and to the same extent as if named herein as the Insured, every other person who with the Insured's consent uses the automobile, against the liability imposed by law upon the Insured or upon any such other person for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit and resulting from:"

It is further understood and agreed that the words "Item 2" appearing in Paragraph (e) of the Third Party Liability Section of the policy shall be eliminated, and the words "Item 5" substituted therefor.

It is still further understood and agreed that the word "Trustee" wherever it appears in Statutory Conditions 8 and 9 shall be eliminated and the word "Insured" substituted therefor.

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. of the

Issued to

This endorsement shall be effective from the day of 19 , 12.01 a.m., Standard Time.

STAGE PERMIT ENDORSEMENT

(For attachment to Non-Owned Automobile Policy Form—S.P.F. No. 6)

LIMITATION OF COVER TO OPERATION OF AUTOMOBILES FOR THE TRANSPORTATION OF PERSONS PURSUANT TO THE WARTIME INDUSTRIAL TRANSIT PLAN

It is hereby understood and agreed that:—

1. Wherever the words "Item 9 of the Application" appear in the Insuring Agreements the same are hereby deleted and the following substituted therefor, "Item 5 of the Application."

2. THE SECOND PARAGRAPH OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation within Canada or the United States of America of the automobile(s) described in the application, which automobile(s) is not owned in whole or in part by, nor registered in the name of the Insured, but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit for the Applicant, excluding however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from"

3. SUBSECTION (b) OF SECTION 1 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured, except loss or damage resulting from bodily injury to or the death of any employee driving or being transported to and from work pursuant to the said Wartime Industrial Transit Plan."

4. SUBSECTION (a) OF SECTION 2 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss of or damage to such automobile or for loss of or damage to property owned by, or in the care, custody or control of the Insured."

5. PARAGRAPH (b) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"by any person who has never been qualified or authorized by law to drive an automobile or by any person whilst his license to drive remains suspended or cancelled or by any person under the age of sixteen years."

6. PARAGRAPH (f) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire except the carrying of persons to and from work pursuant to the said Wartime Industrial Transit Plan whether or not for compensation."

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. of the

Issued to

This endorsement shall be effective from the day of 19 , 12.01 a.m. Standard Time.

APPLICATION FOR NON-OWNED AUTOMOBILE POLICY

(Wartime Industrial Transit Plan only—Stage Permit)

APPLICATION

Item 1. Full name of the Applicant is.. and the Transit Controller of the Department of Munitions and Supply.

Business address is..
(No.) (Street) (Town or City) (Province)

Item 2. The legal liability of the Applicant which is to be insured is that which arises from the use or operation within Canada or the United States of America of the automobile(s) described herein, which automobile(s) is not owned in whole or in part by, nor registered in the name of the Applicant but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit for the Applicant, excluding however, the legal liability which arises from the use or operation of any automobile while driven by the Applicant if the Applicant is an individual.

Item 3. State the number of round trips made per day..

Item 4. Particulars of the automobile:—

Model Year	No. of Cylinders	Trade Name	Type of Body	Max. Seating Cap.	Serial No.	Motor No.	Model Letter or Number	Stage Permit Number

Item 5. This application is made for insurance against the perils mentioned in this Item upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	PERILS	LIMITS	Max. Seating Cap.	Rate Per Seat	No. of Round Trips Per Day	PREMIUM
Third Party Liability	Legal Liability for Bodily Injury or Death	$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed, $ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.				
	Legal Liability for Loss of or Damage to Property of Others	$ (exclusive of interest and costs) any one accident.				

Item 6. The Policy Period shall be from..19........, to..19........ 12.01 a.m. Standard Time as to each of said dates.

***Item 7. Where an Applicant for a contract knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where, after the issue of the Policy, an Applicant violates any term or condition of the Policy, or commits any fraud, or makes any wilfully false statement with respect to a claim under the Policy, any claim by such Applicant shall be rendered invalid and the right of such Applicant to recover indemnity shall be forfeited.**

Item 8. I declare that the statements above made are in every respect true and correct, and I hereby apply for a contract of insurance to be based on the truth of the said statements.

....
Agent at Signature of Applicant

(*Item 7 printed in red ink.)

APPENDIX VII

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1943:

Company	Agency
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency
Lumbermens Mutual Casualty Company	Canadian Motor Underwriters' Agency
Westchester Fire Insurance Company	Delaware Underwriters' Agency
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency
Home Insurance Company	Home Underwriters' Agency
London Assurance	London Underwriters' Agency
Insurance Company of North America	Montreal Underwriters' Agency
Home Insurance Company	Nova Scotia Underwriters' Agency
Pearl Assurance Company, Limited	Pearl Underwriters' Agency
Providence Washington Insurance Company	Providence Underwriters' Agency
Great American Insurance Company	Rochester Underwriters' Agency
Western Assurance Company	St. Lawrence Underwriters' Agency
Home Insurance Company	Winnipeg Fire Underwriters' Agency

APPENDIX VIII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263, or The Judicature Act, R.S.O. 1937, Chap. 100, or The Public Officers' Act, R.S.O. 1937, Chap. 18, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

American Surety Company of New York.
British America Assurance Company.
British Canadian Insurance Company.
British Empire Assurance Company.
Canada Accident and Fire Assurance Company.
Canada Security Assurance Company.
Canadian Fire Insurance Company.
Canadian General Insurance Company.
Canadian Indemnity Company.
Canadian Surety Company.
The Casualty Company of Canada.
Century Insurance Company, Limited.
Consolidated Fire and Casualty Insurance Company.
Dominion of Canada General Insurance Company.
The Economical Mutual Fire Insurance Company.
Employers' Liability Assurance Corporation, Limited.
Federal Fire Insurance Company of Canada
Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
General Accident Assurance Company of Canada.
Globe Indemnity Company of Canada.
Guarantee Company of North America.
Great American Indemnity Company.
The Guardian Insurance Company of Canada.
The Halifax Insurance Company.
Hartford Accident and Indemnity Company.
Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
Indemnity Insurance Company of North America.
Liverpool and London and Globe Insurance Company, Limited.
London Guarantee and Accident Company, Limited.
London and Lancashire Guarantee and Accident Company of Canada.
London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
Metropolitan Casualty Insurance Company of New York.
North British and Mercantile Insurance Company, Limited.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society, Limited.
Ocean Accident and Guarantee Corporation, Limited.
Pearl Assurance Company, Limited.
Phoenix Assurance Company, Limited.
Pilot Insurance Company.
Prudential Assurance Company, Limited.
Railway Passengers' Assurance Company.
The Royal Exchange Assurance.
Royal Insurance Company, Limited.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office, Limited.
Toronto General Insurance Company.
Union Insurance Society of Canton, Limited.
Union Marine and General Insurance Company, Limited.
United States Fidelity and Guaranty Company.
The Wawanesa Mutual Insurance Company.
Wellington Fire Insurance Company.
Western Assurance Company.
World Marine and General Insurance Company, Limited.
The Yorkshire Insurance Company, Limited.

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

LOAN CORPORATIONS, BUILDING SOCIETIES, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED
31st DECEMBER, 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1943

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

NOTE

Section 123 of The Loan and Trust Corporations Act (R.S.O. 1937, Chapter 257) provides as follows:—

> 123.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.,

Minister in charge of the Department of Insurance.

Sir:

I have the honour to submit herewith, as required by The Loan and Trust Corporations Act, the Forty-sixth Annual Report of the Registrar of Loan Corporations. It shows the particulars of the business of each registered loan corporation, loaning land corporation, and trust company doing business in Ontario during 1942, as ascertained from its annual and other returns and from the inspection and enquiries made by the Chief Inspector and his staff. Detailed statements of the individual corporations are grouped herein in accordance with these three classifications recognized by the Act and are further arranged in alphabetical order. In addition, statistical tables, tabulated summaries and comparative statements are included as shown in the Table of Contents.

The annual returns of the corporations covering their 1942 business were filed with the Department at the end of February, 1943. Upon filing, each return was carefully checked and a preliminary Abstract of this Report showing assets, liabilities, revenue accounts, profit and loss accounts and mortgage summaries was prepared and issued under date of April 15th, 1943. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

Review of 1942 Business

Introduction:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1942 business.

Loan Corporations:

Total assets of Loan Corporations have decreased $3,300,000 during 1942 from a total of $197,905,190 to $194,586,830. This decrease is due to a reduction in Debentures and Debenture Stock of $2,540,786, of which $1,656,000 is a reduction in the amount of Debentures and Debenture Stock payable outside of Canada. These securities payable outside of Canada have been reduced during the war by approximately $7,000,000 to a total of $20,000,000. Deposits have also decreased $1,261,000 from a total of $34,700,000 to $33,439,000 due largely to the Third Victory Loan issued in October, 1942.

The decrease in total assets of Loan Corporations is mainly reflected in a decrease in real estate and mortgages, partly offset by an increase in bonds held. Real estate held by the corporations decreased $1,372,000 to a total $9,616,000, as compared with a decrease of $1,031,000 in 1941, which was the first year since 1930 in which this asset showed a reduction. Mortgages show a decrease also of $5,455,000, of which $2,000,000 represents a decrease in mortgages in Western provinces. Cash on hand and in banks has decreased $773,000, while holdings of government bonds are up $3,748,000. Other bonds show an increase of $156,000 over the previous year's holdings. The returns in cash from the sale of real estate and repayments of principal on mortgages have been reinvested principally in government bonds. This trend has had the effect of further increasing the liquidity position of these companies.

Trust Companies:

Total assets of Trust Companies (exclusive of those held for estates, trusts and agencies) show a decrease of $2,418,000. Company fund assets of $61,901,000 show an increase of $669,000, largely accounted for by an increase in borrowed money by one of the larger trust companies. Guaranteed fund assets now totalling $135,502,000 have decreased $3,087,000 due to a decrease of $3,944,000 in Trust Deposits and an increase of $857,000 in Guaranteed Investment Receipts. The decrease in Trust Deposits is due to withdrawals for investment in Dominion of Canada War Loan Bonds.

Total deposits of both Loan and Trust Corporations at December 31st, 1942, were $88,472,000 as compared with $92,427,000 at September 30th, 1942, which is an indication of the heavy drawings caused by the Third Victory Loan in October, 1942. However, the Second Victory Loan issued in February, 1942, left deposits in these companies at March 31st of $84,340,000, and in the six months to September 30th, during which no new war loans were issued, these deposits increased by over $8,000,000. The experience of these companies parallels very closely that of the chartered banks with their savings deposits, which have recovered very rapidly after the drain of each successive war loan. No doubt, the deposits held by Loan and Trust Corporations have shown a considerable increase in the first four months of 1943 and will be able to provide substantial sums for the financing of the Fourth Victory Loan in May of this year.

Cash held by Trust Companies has decreased in 1942 by $2,997,000, but the amount held at the end of 1941 was unusually high, being $4,650,000 greater than in 1940. Dominion government bonds have increased by $7,426,000 and now represent 11.46% of company funds and 21.52% of guaranteed funds as compared with 10.22% and 16.29%, respectively, in 1941. The investment in Dominion and Provincial government bonds together has increased over $16,000,000 since 1939 and is now 29.91% of guaranteed funds as compared with 19.10% in 1939 and 17.98% of company funds as compared with 13.39%.

Substantial liquidation in real estate held and principal reductions in mortgages since the war has provided funds that have largely been reinvested in government bonds with a resulting steady increase in the liquid position of these companies.

Estates, Trusts and Agencies:

Total assets in this section have increased during the year by $34,333,000 to a figure of $2,483,210,000.

Office Premises:

The total investment in Office Premises for Loan and Trust Corporations amounted to $11,396,000. This is a decrease of $314,000 from the previous year's total of $11,710,000, which is due to the customary annual write-downs.

Real Estate Held for Sale:

The year 1942 was a very active year in the sale of real estate for all companies in Canada. Farm sales in Western Canada should show a further increase in number and volume in 1943 due to substantially higher returns, which the farmer is now enjoying, because of better crops, improved prices and more diversified farming. Sales of urban dwellings have been exceptionally good over the past two years due to the increased buying power in the hands of the public. There may be some curtailment in the turnover of urban properties in 1943 however, as a result of rulings which the Rental Control Board has found necessary to impose under abnormal conditions of wartime.

Real estate held for sale by all Loan and Trust Corporations showed a substantial decrease of $2,799,000 during 1942 from a total of $19,368,000 in 1941 to $16,569,000 in 1942.

Holdings of real estate by Loan Corporations now represent 4.9% of total assets as compared to 5.5% in 1941, 6.01% in 1940, 5.78% in 1939 and 1.5% in 1926.

Trust Company holdings are 11.2% of total company funds as against 13.7% in 1941, 15.9% in 1940, 15.8% in 1939 and 3.67% in 1926.

Mortgage Loans:

Total mortgages of both Loan and Trust Corporations are carried at balance sheet figures of $203,901,000, a reduction of $8,258,000 from the total in 1941 of $212,159,000. Increased repayments of principal as a result of the high level of employment in urban areas has contributed to that decrease as well as a growing scarcity in conservative outlets for new mortgage money on first class security. The reduction has been proportionately the same for both Loan and Trust Companies; the Loan Companies reducing their mortgages $5,455,000 to $129,482,000, while those of Trust Companies have been reduced $2,803,000 from $77,221,000 to $74,418,000.

The summary of mortgages at the end of this Report shows a segregation of these mortgages by provinces, based on the gross book values before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both

Loan and Trust Corporations shown in this summary is $214,632,000, which is some $10,731,000 greater than the amount at which they are carried in the companies' balance sheets, and consists of $141,031,000 in mortgages in Eastern provinces and $73,601,000 in Western provinces. The amount of Western mortgages held by Loan and Trust Corporations has been steadily decreasing in recent years, being $77,100,000 in 1941 and $80,000,000 in 1940.

Collateral Loans:

The total of these loans for both Loan and Trust Corporations has slightly increased this year over the previous year. The trend in recent years has shown a decrease. The total this year is $16,096,000 as compared with $15,182,000 in 1941.

Bonds and Debentures:

Bonds and Debentures held by Loan Corporations total $28,864,000 and by Trust Companies $74,968,000, a total for both Loan and Trust Corporations of $103,832,000, which represents an increase in the year of $8,175,000. The investment in Dominion government bonds has increased by $10,340,000 while municipal and other bonds have decreased by approximately $2,000,000.

Stocks:

The holdings of stocks by Loan Corporations increased $171,000 in 1942 to a total of $10,648,000, while Trust Companies holdings at $6,779,000 show an increase of $280,000.

Cash:

Cash held by Loan Corporations decreased $773,500 to $8,339,000 in 1942, while total cash held by Trust Companies decreased $2,997,000 to $10,292,000. Unusually large balances were held in December, 1941, in anticipation of the Second Victory Loan in February, 1942, and balances on hand at the end of 1942 were more nearly normal.

Earnings:

Net profits of Loan Corporations (excluding transfers to and from investment reserves) amounted to $2,990,000, as compared with $2,824,000 in 1941. Trust Companies' net profits on the same basis were $2,284,000 as compared with $2,172,000. The net amount transferred to investment reserves that has been eliminated from the above figures is $888,000 for Loan Corporations and $271,000 for Trust Companies, which compares with $727,000 and $233,000 respectively in 1941.

Dividends:

Dividends declared by Loan Corporations in 1942 amounted to $1,986,000 and by Trust Companies to $1,632,000 as compared with $2,010,000 and $1,697,000, respectively, in 1941.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits to the amount of deposits was 80,41% on December 31st, 1942, as compared with 74.24% in 1941, 69.71% in 1940, 67.35% in 1939 and 65.02% in 1938.

All of which is respectfully submitted.

Hartley D. McNairn

Registrar of Loan Corporations.

Toronto, November 30th, 1943.

CONTENTS

List of Corporations registered as on December 31st, 1942 (with index to Detailed Reports):
- Loan Corporations, Building Societies and Loaning Land Corporations 232
- Trusts Companies 234

Detailed Reports:
- Loan Corporations having permanent stock only 3
- Loan Corporations having terminating as well as permanent stock or having terminating stock only 49
- Loaning Land Corporations 55
- Trust Companies 63

List of Trust Companies authorized as trustee, administrator, guardian, etc., without security x
- Trust Companies with whom trustees may entrust money for Guaranteed Investment xi
- Loan Corporations whose debentures are authorized for investment by trustees x
- Loan Corporations whose debentures are authorized for investment by trustees and with whom trustees may deposit trust funds x

Tabulated Summaries of the Annual Statements as filed by registered corporations:

Loan Corporations:
- Assets 182
- Liabilities 184
- Income 186
- Expenditure 188
- Profit and Loss Account 190

Trust Companies:
- Assets (Company funds) 194
- Assets (Guaranteed funds) 196
- Liabilities (Company funds) 198
- Liabilities (Guaranteed funds) 199
- Income 200
- Expenditure 202
- Profit and Loss Account 204
- Guaranteed Fund Revenue 206

Mortgages and Agreements on Real Estate classified as to Province:
- Loan Corporations 210
- Trust Companies (Company funds) 212
- Trust Companies (Guaranteed funds) 214

Comparative Summary of Assets and Liabilites of:
- Loan Corporations 216
- Trust Companies (Company funds) 218
- Trust Companies (Guaranteed funds) 220

Summary of Income and Expenditure of Loan and Trust Corporations 222

Average rates of interest earned and dividends paid 224

Percentage of Revenue to Capital Investment, etc. 225

Quarterly Statements of Deposits and Securities:
- December 31st, 1942 228
- June 30th, 1943 229

Orders-in-Council granted, empowering the Courts to appoint trust corporations as trustee, administrator, guardians, etc., without security. (R.S.O. 1937, c. 257, sec. 21, or Acts for which the same was substituted.)

NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.
4. Real Estate Loan Company of Canada, Limited, 28th March, 1929.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation, 20th November, 1907.
2. Guelph and Ontario Investment and Savings Society, 23rd March, 1908.
3. Landed Banking and Loan Company, 23rd March, 1910.
4. The Huron and Erie Mortgage Corporation. 13th May, 1913.
5. Lambton Loan and Investment Company, 28th February, 1914.
6. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—F. GORDON OSLER
Vice-Presidents—E. D. GOODERHAM
CHARLES S. ROBERTSON
General Manager—CHARLES S. ROBERTSON
Secretary—WALTER F. WATKINS

DIRECTORS

F. GORDON OSLER
F. S. CORRIGAN
LEIGH M. MCCARTHY
E. D. GOODERHAM
JOHN R. LAMB
SAMUEL ROGERS, K.C.
CHARLES S. ROBERTSON
T. D'ARCY LEONARD, K.C.
ROY L. WARREN
G. HAROLD AIKINS, K.C.

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
D. MCK. MCCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (200,000 shares of $100.00) each	$20,000,000 00
Amount subscribed	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 3,396,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 1,677,688 83	
(b) Held under power of sale, etc.		270,295 12	1,947,983 95
3. Amount secured by mortgages on real estate including:			
First mortgages		$38,776,107 82	
Agreements for sale		7,042,460 72	
Interest due		441,793 22	
Interest accrued		226,392 58	46,486,754 34
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 104,185 00	
Interest due		314 89	104,499 89
5. Deposit with Trust Company for investment:			
Principal		$ 46,222 58	
Accrued interest		1,328 92	47,551 50
6. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,446,306 14		
Interest accrued	25,195 52	$ 3,471,501.66	
(b) Provincial and Provincial Guaranteed	$ 1,469,203 33		
Interest accrued	9,387 53	1,478,590 86	
(c) Canadian municipalities, school districts and rural telephone companies	$ 783,912 46		
Interest accrued	5,551 12	789,463 58	
(d) All other bonds	$ 175,192 51		
Interest accrued	1,536 98	176,729 49	5,916,285 59
7. Book value of stocks		$ 1,993,200 98	
Accrued dividends thereon		2,000 00	1,995,200 98
8. Cash on hand			150,568 10
9. Cash on deposit with chartered banks in Canada, $3,384,153 41; elsewhere, $12,881 54			3,397,034 95
Total Assets			$63,442,379 30

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$25,752,039 22		
Interest due and accrued	266,803 54		
		$26,018,842 76	
Payable elsewhere than in Canada	$ 7,186,722 15		
Interest due and accrued	30,811 06		
		7,217,533 21	
			$33,236,375 97
2. Amount of money deposited with the corporation			16,323,800 40
3. Taxes other than taxes on real estate			140,000 00
4. Dividends to shareholders declared and unpaid			140,000 00
5. Other expenses due and accrued			8,778 61
6. Investment reserves			1,163,475 31
7. All other liabilities			16,545 49
Total			$51,028,975 78

To Shareholders

8. Paid-in capital	$ 7,000,000 00
9. Reserve fund	5,000,000 00
10. Balance of Profit and Loss Account	413,403 52
Total	$12,413,403 52
Total Liabilities	$63,442,379 30

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 128,147 26
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 2,245,302 53	
(b) Collateral loans	2,678 90	
(c) Bonds and debentures	202,783 99	
(d) Dividends on stocks	94,341 00	
(e) Bank deposits	20,294 66	
		2,565,401 08
3. Profit on sale of securities and real estate		124,122 79
4. Agency fees and commissions earned		21,714 37
5. Net rents from real estate held for sale		39,746 54
6. All other revenue for the year		164,756 77
Total		$ 3,043,888 81

Expenditure

7. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 1,181,351 28	
(b) Deposits	276,813 38	
		$ 1,458,164 66
8. Loss on sale of real estate		167,897 93
9. Amount by which ledger values of assets were written down		129,617 17
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 37,691 96	
(b) Provincial	726 90	
(c) Municipal	14,273 15	
(d) British	113 15	
		52,805 16
11. Commission on loans		10,284 72
12. All other expenses incurred:		
(a) Salaries	$ 370,883 35	
(b) Directors' fees	17,900 00	
(c) Auditors' fees	20,425 00	
(d) Legal fees	4,034 96	
(e) Rents	72,100 00	
(f) Travelling expenses	32,610 29	
(g) Printing and stationery	13,655 82	

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(h) Advertising	$ 7,834 11	
(i) Postage, telegrams, telephones and express	12,222 22	
(j) Commission on sale of Debentures	23,880 61	
(k) Miscellaneous	82,132 11	
		$ 657,678 47
13. Net profit transferred to Profit and Loss Account		567,440 70
Total		$ 3,043,888 81

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 405,962 82
2. Amount transferred from Revenue Account	567,440 70
Total	$ 973,403 52
3. Dividends to shareholders declared during year	$ 560,000 00
4. Balance of account at 31st December, 1942	413,403 52
Total	$ 973,403 52

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average Rate for year—(a) Debentures payable in Canada, 3.429%; (b) Debentures payable elsewhere, 3.547%; (c) Debenture stock, 4.123%; (d) Deposits, 1.706%.
   Current rate paid—(a) Debentures payable in Canada, 3% to 3½%; (b) Debentures payable elsewhere, 3%; (c) Debenture stock, Nil—all stock redeemed; (d) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.724%; (b) Collateral Loans, 4.352%; (c) Bonds and debentures, 3.388%; (d) Stocks owned, 4.733%.
3. Written off mortgage loans, $71,022.90.
4. Fidelity Bonds on officers of the Corporation. Fidelity Blanket Bond for $50,000.00 on any one person and covering all members of staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 25, 1942; (b) April 1, 1942; (c) 2%.
   (a) May 22, 1942; (b) July 2, 1942; (c) 2%.
   (a) August 10, 1942; (b) October 1, 1942; (c) 2%.
   (a) November 18, 1942; (b) January 2, 1943; (c) 2%.
6. Date appointed for the Annual Meeting—January 29th, 1943.
   Date of last Annual Meeting—January 30th, 1942.

7. Amount of contingent liability not shown as direct debts in the foregoing statement (approximately)	$ 25,000 00
8. Amount of mortgage interest permanently capitalized during the year	41,409 72
9. Amount of Company's own Debentures and interest, due and unpaid.	
Principal	174,298 05
Interest	23,450 83

CONSTATING INSTRUMENTS

This corporation was incorporated under Special Act of the Dominion of Canada, 62-63 Victoria (1899), c. 101, under the name of "The Canada Permanent and Western Canada Mortgage Corporation," for the purpose of acquiring the assets and business of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and The London and Ontario Investment Company, Limited, which several purchases were confirmed by Special Act of Ontario 63 Victoria, 1900, c. 129. The name was changed to the "Canada Permanent Mortgage Corporation" by 3 Edward VII (1903), c. 94 (D), which Act also amended its lending powers. By 3-4 George V (1913), c. 86 (D), further amendments were made to the Incorporating Act.

Of the constituent companies, the Canada Permanent Loan and Savings Company was incorporated by declaration filed under The Building Societies Act. (Cons. Stat. U.C., c. 53) in 1855, under the name of the Canada Permanent Building and Savings Society, which name was changed to the Canada Permanent Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 100.

The Western Canada Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1863, under the name of the Western

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Canada Permanent Building and Savings Society, and its name was changed to the Western Canada Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 79.

The Freehold Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1859 under the name of The Freehold Permanent Building and Savings Society; the name being changed to The Freehold Loan and Savings Company by 36 Victoria (Ontario), (1873), c. 104.

The London and Ontario Investment Company was incorporated by the Act of Ontario 39 Victoria, 1876, c. 62.

In 1918 the corporation purchased the assets and business of The Oxford Permanent Loan and Savings Society, which purchase was ratified by Order-in-Council of Ontario, dated July 31, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the corporation also purchased the assets and business of The London and Canadian Loan and Agency Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated September 23rd, 1921, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The Royal Loan and Savings Company, which purchase was ratified by Order-in-Council of Ontario, dated March 4th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The British Columbia Permanent Loan Company, Vancouver, B.C.

In 1927 the corporation also purchased the assets and business of The Canada Landed and National Investment Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated December 30th, 1927, pursuant to The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal and Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	237,123 22	cr. 1,142 31	3,449 25	239,430 16	33,345 00
Ontario (b)	23,511,893 80	25,684 94	112,764 81	23,650,343 55	1,113,643 23
Northwestern Ontario (at Manitoba Branch) (b)	924 08	....	10 70	934 78	....
Oxford County (Ontario) (a)	47,004 75	cr. 311 83	624 92	47,317 84	494 02
Oxford County (Ontario) (b)	127,000 52	159 71	1,231 53	128,391 76	....
Brant County (Ontario) (a)	2,135 35	....	16 91	2,152 26	....
Brant County (Ontario) (b)	197,492 00	cr. 1,085 93	2,425 64	198,831 71	....
Quebec (b)	5,887,081 33	6,393 04	33,265 81	5,926,740 18	22,142 69
Manitoba (a)	2,624,196 62	101,401 69	15,290 65	2,740,888 96	91,742 23
Manitoba (b)	886,994 07	5,176 81	6,896 29	899,067 17	2,418 00
British Columbia (a)	261,521 72	cr. 4,185 55	2,105 07	259,441 24	14,012 89
British Columbia (b)	2,739,496 04	193 16	12,230 69	2,751,919 89	7,337 68
New Brunswick (a)	44,662 88	cr. 134 12	731 98	45,260 74	399 36
New Brunswick (b)	942,548 05	cr. 3,837 76	5,759 25	944,469 54	....
Prince Edward Island (b)	178,781 24	cr. 321 55	538 23	178,997 92	....
Alberta (a)	2,179,476 52	146,732 87	8,498 08	2,334,707 47	213,146 20
Alberta (b)	169,969 68	cr. 117 44	390 57	170,242 81	1,430 78
Saskatchewan (a)	4,355,017 37	176,196 16	8,466 90	4,539,680 43	609,908 04
Saskatchewan (b)	242,971 85	245 49	544 90	243,762 24	1,943 71
Nova Scotia (a)	55,719 10	cr. 780 90	387 61	55,325 81	2,519 89
Nova Scotia (b)	1,129,083 48	cr. 8,473 26	10,762 79	1,131,373 01	....
Total (a)	9,806,857 53	417,776 01	39,571 37	10,264,204 91	965,567 63
Total (b)	36,014,236 14	24,017 21	186,821 21	36,225,074 56	1,148,916 09
Grand Total	45,821,093 67	441,793 22	226,392 58	46,489,279 47	2,114,483 72
Less Investment Reserves (b)	2,525 13	....	....	2,525 13	....
Net Total	45,818,568 54	441,793 22	226,392 58	46,486,754 34	2,114,483 72

CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Managing Director—G. A. MORROW Secretary—W. J. HASTIE
Vice-Presidents—HON. LEIGHTON MCCARTHY, K.C.; W. J. HASTIE

DIRECTORS

G. A. MORROW
H. C. COX
HON. LEIGHTON MCCARTHY, K.C.
A. H. COX
FRANK P. WOOD
FRANK MCCARTHY, K.C.
W. J. HASTIE
S. H. LOGAN
JOHN L. C. MCCARTHY
J. M. MACDONNELL
R. A. LAIDLAW
J. A. MCLEOD
GRAHAM MORROW

Auditors—H. FRANK VIGEON, C.A.; H. CECIL BROWN, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	2,500,000 00
Amount paid in cash	2,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		$ 100,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		47,003 00
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 54,500 51	
Agreements for sale	59,635 34	
		114,135 85
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		18,628 75
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 250,000 00	
(b) Provincial and Provincial Guaranteed	258,306 25	
(c) Canadian municipalities in Ontario	37,025 00	
(d) All other bonds	525,386 97	
		1,070 718 22
6. Book value of stocks		3,711,821 00
7. Cash on deposit with chartered banks in Canada, $26,452.57; elsewhere, $431.27		26,883 84
Total Assets		$ 5,089,190 66

Liabilities

To the Public

1. Taxes other than taxes on real estate	$ 16,500 00
2. Dividends to shareholders declared and unpaid	50,000 00
3. Investment reserves	213,277 19
Total	$ 279,777 19

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-in capital	$ 2,500,000 00
5. Reserve fund	2,100,000 00
6. Balance of Profit and Loss Account	209,413 47
Total	$ 4,809,413 47
Total Liabilities	$ 5,089,190 66

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 5,054 92
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 6,410 53	
(b) Collateral loans	1,141 75	
(c) Bonds and debentures	42,108 67	
(d) Dividends on stocks	208,375 00	
(e) Bank deposits and exchange	547 56	
		258,583 51
3. Profit on sale of securities and real estate		6,232 50
4. Net income on real estate held for sale		1,824 79
5. All other revenue for the year		16,500 00
Total		$ 288,195 72

Expenditure

6. Loss on sale of securities and real estate		$ 187 50
7. Amount by which ledger values of assets were written down		628 33
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 19,603 47	
(b) Provincial	250 00	
(c) Municipal	766 56	
(d) Appropriation for taxes payable in 1943	16,500 00	
		37,120 03
9. Commission on loans and on sale of real estate		409 08
10. All other expenses incurred:		
(a) Salaries	$ 24,235 10	
(b) Directors' fees	6,500 00	
(c) Auditors' fees	300 00	
(d) Legal fees	27 00	
(e) Rents	3,625 00	
(f) Printing and stationery	284 13	
(g) Postage, telegrams, telephones and express	660 58	
(h) Miscellaneous	7,199 91	
		42,831 72
11. Net profit transferred to Profit and Loss Account		207,019 06
Total		$ 288,195 72

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—*Continued*

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 202,394 41
2. Amount transferred from Revenue Account	207,019 06
Total	$ 409,413 47
3. Dividends to shareholders declared during year	$ 200,000 00
4. Balance of account at 31st December, 1942	209 413 47
Total	$ 409,413 47

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:—(a) Mortgages and agreements for sale of realty, 5.61%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.93%; (d) Stocks owned, 5.61%.
2. Loans written off, $628.33.
3. Fidelity Bonds on officers of the Corporation, $61,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) December, 1941; (b) January 2, 1942; (c) 2%.
    - (a) January, 1942; (b) April 1st, 1942; (c) 2%.
    - (a) June, 1942; (b) July 2nd, 1942; (c) 2%.
    - (a) September, 1942; (b) October 1st, 1942; (c) 2%.
5. Date appointed for the Annual Meeting—January 20th, 1943.
   Date of last Annual Meeting—January 21st, 1942.

CONSTATING INSTRUMENTS

1884—Letters Patent (under the Ontario Government Joint Stock Companies' Letters Patent Act) incorporating The Central Canada Loan and Savings Company of Ontario, with a capital of $2,000,000, in 20,000 shares of $100 each, dated 7th March, 1884.

1890—Act (of the Legislature of the Province of Ontario), 53 Vic., c. 129; declares capital to be $5,000,000, in 50,000 shares of $100 each; confirms the purchase of the assets of the Peterborough Real Estate Investment Company, Limited; authorizes the issue of debenture stock; authorizes agencies in the United Kingdom; defines the limit of borrowing powers.

1893—Supplementary Letters Patent (of the Province of Ontario), dated 8th June, 1893, extending the Company's purchasing and lending powers with regard to bonds, stocks and debentures to the Province of Manitoba.

1896—Act (of the Legislature of the Province of Manitoba), 59 Vic., c. 33, authorizes Company to exercise in the Province of Manitoba, with respect to real and personal property, all the rights, powers and privileges that it possesses in Ontario.

1897—Supplementary Letters Patent (of Ontario), dated 6th May, 1897, amending the original Letters Patent by expunging therefrom powers of Company to buy and sell land.

1898—Act (of the Parliament of the Dominion of Canada), 61 Vic., c. 97.

1899—Act (of the Legislature of the Province of Manitoba) authorizing Dominion Company to exercise in Manitoba all its rights, powers and privileges; defining the powers of the Company and vesting all the assets of the old company in the new company.

1900—Act (of the Legislature of the Province of Ontario), confirming and validating the conveyance and assignment of 1st December, 1898 (see form of the conveyance and assignment in schedule to 61 Vic., c. 97), and transferring and vesting the assets of the Provincial Company in the Dominion Company.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.
Ontario (a)	......	......	......	......
Ontario (b)	43,253 87	......	43,253 87	3,605 83
Manitoba (a)	915 01	......	915 01	55 10
Manitoba (b)	......	......	......	......
Alberta (a)	10,331 63	......	10,331 63	5,260 32
	54,500 51	......	54,500 51	......
Agreements for Sale:				
Ontario (a)	......	......	......	......
Ontario (b)	45,798 14	121 04	45,919 18	756 39
Manitoba (a)	13,716 16	......	13,716 16	1,480 03
Manitoba (b)	......	......	......	......
	59,514 30	......	59,635 34	......
Total (b) urban	89,052 01	121 04	89,173 05	4,362 22
Total (a) farm	24,962 80	......	24,962 80	6,795 45
Grand Total	114,014 81	121 04	114,135 85	11,157 67

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—COMTE CAHEN-D'ANVERS Vice-President—BEAUDRY LEMAN
General Manager—VICOMTE DE ROUMEFORT
Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN-D'ANVERS
BEAUDRY LEMAN
P. AMOS
HON. C. P. BEAUBIEN
E. FOURET
H. JAHAN
J. THEO. LECLERC
E. DE LA LONGUINIERE
R. MASSON
VICOMTE DE ROUMEFORT
M. STERN

Censors—J. MIGNOT; PIERRE VINSON; A. SURVEYER (Montreal)

Auditors—J. ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE

CAPITAL

Amount of Capital Stock authorized	French Francs	50,000,000
(100,000 Shares of French Francs 500 each)		
Amount subscribed	French Francs	50,000,000
Amount paid in cash (French Francs 50,000,000) carried as		$ 9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 372,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 4,221,845 38	
(b) Held under power of sale, etc.		68,561 44	
			4,290,406 82
3. Amount secured by mortgages on real estate including:			
First mortgages		$23,419,934 04	
Agreements for sale		1,299,623 22	
Interest due		383,010 47	
Interest accrued		184,514 59	
			25,287,082 32
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 29,012 00	
Interest accrued		60 53	
			29,072 53
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom.	$ 2,050,385 87		
Interest accrued	10,572 98		
		$ 2,060,958 85	
(b) Provincial and Provincial Guaranteed	$ 3,251,232 63		
Interest accrued	28,270 23		
		3,279,502 86	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,185,625 20		
Interest accrued	10,127 85		
		1,195,753 05	
(d) All other bonds	$ 973,031 77		
Interest accrued	6,827 12		
		979,858 89	
			7,516,073 65
6. Cash on hand			18,886 69

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered banks in Canada, $1,493,998.45; elsewhere, $713,356.77	$ 2,207,355 22
8. All other assets	291,856 33
Total Assets	$40,013,233 56

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 6,459,440 00		
Interest due and accrued	533,607 44		
		$ 6,993,047 44	
(b) Payable elsewhere than in Canada	$ 9,081,684 63		
Interest due and accrued	1,149,730 54		
		10,231,415 17	
			$17,224,462 61
2. Difference in exchange			4,027,347 48
3. Suspense profit account			1,435,918 70
4. Taxes other than taxes on real estate—Income Tax provisions			328,472 58
5. Dividends to shareholders declared and unpaid, including Founders' shares			504,695 11
6. Salaries, rents and other expenses due and accrued			17,964 55
7. Investment reserves			3,062,508 08
8. All other liabilities			307,144 24
Total			$26,908,513 35

To Shareholders

9. Paid-in capital—French Francs—50,000,000—carried at	$ 9,647,667 19
10. Reserve fund—Statutory Reserve (Article 109 of the Charter)	1,837,354 33
11. General Contingency Reserve—Provident Fund (Article 109 of the Charter)	900,000 00
12. Balance of Profit and Loss Account	719,698 69
Total	$13,104,720 21
Total Liabilities	$40,013,233 56

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 1,649,196 42	
(b) Collateral loans	909 50	
(c) Bonds and debentures	171,480 34	
(d) Bank deposits	17,764 25	
		$ 1,839,350 51
2. Profit on sale of securities and real estate		115,930 09
3. All other revenue for the year		403,089 65
Total		$ 2,358,370 25

Expenditure

4. Interest incurred during the year on:		
Debentures and debenture stock		$ 572,460 72
5. Difference in exchange (on interest on debentures)		98,217 46
6. Loss on redemption of our debentures		254 00
7. License fees and taxes other than taxes on real estate:		
(a) Dominion Suspense re: Income Tax	$ 295,000 00	
(b) Provincial	$ 10,249 42	
(c) Municipal	3,241 04	
		308,490 46
8. Commission on loans		6,198 08
9. Amount transferred to Investment Reserves		500,000 00
10. Amount transferred to difference in exchange		100,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

11. All other expenses incurred:		
(a) Salaries and Pensions	$ 243,521 96	
(b) Directors' fees	2,400 00	
(c) Auditor's and Censors' fees	12,500 00	
(d) Legal fees	6,323 81	
(e) Rents	4,800 00	
(f) Travelling expenses—inspection	18,937 78	
(g) Printing and stationery	7,841 57	
(h) Advertising	5,401 30	
(i) Postage, telegrams, telephones and express	6,837 82	
(j) Maintenance of Office Premises (including taxes)	10,442 67	
(k) Miscellaneous	47,431 86	
		366,438 77
12. Net profit transferred to Profit and Loss Account		406,310 76
Total		$ 2,358,370 25

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 713,545 30
2. Amount transferred from Revenue Account	406,310 76
Total	$ 1,119,856 06
3. Dividends to shareholders declared during year	$ 341,887 50
4. Distribution to Directors	18,993 75
5. Distribution to Founders	18,993 75
6. Amount transferred to Reserve Fund	20,282 37
7. Balance of account at 31st December, 1942	719,698 69
Total	$ 1,119,856 06

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:

   Average rate for year—(a) Debentures payable in Canada, 4.6180%: (b) Debentures payable elsewhere, 4.4492%.

   Current rate paid—(a) Debentures payable in Canada, 3½%, 4%, 5%; (b) Debentures payable elsewhere, 3.99%, 4.52%.

2. Average rate of interest per annum earned by the Corporation during the year on:

   (a) Mortgages and agreements for sale of realty, 6.0007; (b) Collateral Loans, 3.1804; (c) Bonds and debentures, 3.3649.

3. Loans written off, $51,121.38.

4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

   (a) May 18th, 1942; (b) June 1st, 1942; (c) 3.5435%.

5. Date of last Annual Meeting—May 18th, 1942.

6. Amount of interest permanently capitalized during the year, less interest decapitalized following cancellation of Standard Renewal Agreements $ 8.731 97 Dr.

7. Amount of Company's own Debentures and interest thereon, due and unpaid 2.234,738 16

CONSTATING INSTRUMENTS

43-44 Vic., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company; see Act of Quebec (1884), 47 Vic., c. 5, infra.

44 Vic., c. 58, Dominion of Canada, Section 13, defines the Company's borrowing powers (See also 62-63 Vic., c. 41 (D), s. 20).

44 Vic., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 Vic., c. 84, Province of Quebec, amends 43-44 Vic., c. 60 (Q).

CREDIT FONCIER FRANCO-CANADIEN—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Interest due and unpaid Dec. 31st, 1942 debited to Provision for losses on loans
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Quebec........(a)	385,382 19	2,019 64	11,645 28	23,408 70	422,455 81	51,003 47
Quebec........(b)	14,021,483 23	59,633 59	111,189 32	73,686 41	14,265,992 55	
Ontario........(a)	22,104 12	10 00	675 47	167 72	22,957 31	13,709 92
Ontario........(b)	2,014,349 45	17,108 99	22,432 16	10,439 12	2,064,329 72	
Manitoba.....(a)	70,904 01	486 78	976 00	321 08	72,687 87	4,171 14
Manitoba.....(b)	2,464,622 13	32,262 69	25,728 75	13,364 59	2,535,978 16	
British Columbia (a)	7,237 79	....	26 83	33 25	7,297 87	3,431 56
" " (b)	2,380,362 72	77,891 15	14,179 41	13,099 87	2,485,533 15	
Alberta........(a)	1,803,304 37	113,865 81	323,974 41	8,402 50	2,249,547 09	299,813 23
Alberta........(b)	525,602 70	37,991 31	50,437 72	4,235 00	618,266 73	
Saskatchewan. (a)	3,588,822 58	120,395 26	690,918 67	34,119 88	4,434,256 39	515,920 32
Saskatchewan. (b)	602,247 32	54,464 77	18,876 09	3,236 47	678,824 65	
Total (a)....	5,877,755 06	236,777 49	1,028,216 66	66,453 13	7,209,202 34	....
Total (b)....	22,008,667 55	279,352 50	242,843 45	118,061 46	22,648,924 96	....
Total...........	27,886,422 61	516,129 99	1,271,060 11	184,514 59	29,858,127 30	888,049 64

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—J. JAMES SHAW Second Vice-President—JOHN R. PHIN
Managing Director and Secretary-Treasurer—J. M. PURCELL

DIRECTORS

J. R. HOWITT, K.C.
J. JAMES SHAW
JOHN R. PHIN
J. M. PURCELL
JOHN ARMSTRONG
G. ALEX FORBES
H. O. HOWITT, M.D.
R. FORBES AULD

Auditors—J. F. SCULLY, C.A.; N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	965,200 00
Amount paid in cash	965,200 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 30,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 155,910 15	
(b) Held under power of sale, etc.		1,481 10	
			157,391 25
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,529,029 34	
Agreements for sale		305,777 77	
Interest due		19,458 45	
Interest accrued		36,431 30	
			3,890,696 86
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $3,600.00 of the Company's own stock upon which $3,600.00 has been paid).			
Principal		$ 12,379 49	
Interest due		66 25	
Interest accrued		151 70	
			12,597 44
5. Book value of bonds and debentures:			
(a) Government and Dominion	$ 556,332 12		
Interest accrued	4,729 08		
		$ 561,061 20	
(b) Provincial	$ 149,585 11		
Interest accrued	2,507 26		
		152,092 37	
(c) Canadian municipalities	$ 32,458 85		
Interest accrued	723 23		
		33,182 08	
(d) All other bonds	$ 38,130 66		
Interest due	375 00		
Interest accrued	428 86		
		38,934 52	
			785,270 17
6. Book value of stocks		$ 258,000 00	
Accrued dividends thereon		6,450 00	
			264,450 00
7. Cash on hand			19,078 14
8. Cash on deposit with chartered banks in Canada, $114,867.97; elsewhere, $4.40			114,872 37
9. All other assets			4,072 02
Total Assets			$ 5,278,428 25

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada	$ 2,405,385 50	
Interest due and accrued	35,096 68	
		$ 2,440,482 18
2. Amount of money deposited with the corporation including interest accrued thereon to December 31, 1942		1,274,140 49
3. Reserved for Government Taxes		16,525 26
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		8,177 15
Total		$ 3,763,455 08

To Shareholders

6. Paid-in capital	$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	30,338 17
Total	$ 1,514,973 17
Total Liabilities	$ 5,278,428 25

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 6,351 41
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 194,563 80	
(b) Collateral loans	855 34	
(c) Bonds and debentures	36,524 00	
(d) Dividends on stocks	12,900 00	
		244,843 14
3. Profit on sale of securities		500 00
4. Amount by which ledger values of assets were written up		5,000 00
5. All other revenue for the year		823.98
Total		$ 258,018 53

Expenditure

6. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 82,076 45	
(b) Deposits	23,045 21	
(c) Other borrowed money	1,275 66	
		106,397 32
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 21,062 48	
(b) Provincial Registration fees, etc.	275 50	
(c) Municipal	764 57	
(d) Amount set aside to pay Government Taxes	6,000 00	
		28,102 55
8. Commission on loans and debentures		2,564 67
9. Amount transferred to Investment Reserves		30,000 00
10. All other expenses incurred:		
(a) Salaries	$ 20,951 52	
(b) Directors' fees	3,851 50	
(c) Auditors' fees	1,400 00	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(d) Legal fees	$ 55 50	
(e) Travelling expenses and commissions on collections	2,743 11	
(f) Printing and stationery	3,067 61	
(g) Advertising	1,080 30	
(h) Postage, telegrams, telephones and express	1,165 87	
(i) Maintenance of Office Premises	1,333 82	
(j) Miscellaneous	3,125 86	
		$ 38,775 09
11. Net profit transferred to Profit and Loss Account		52,178 90
Total		$ 258,018 53

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 31,245 27
2. Amount transferred from Revenue Account	52,178 90
Total	$ 83,424 17
3. Dividends to shareholders declared during year	$ 53,086 00
4. Balance at credit of account at 31st December, 1942	30,338 17
Total	$ 83,424 17

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.433%; (b) Debentures payable elsewhere, 3.50%; (c) Deposits, 1.765%.
   Current rate paid—(a) Debentures payable in Canada, 3¼% for 3 or 4 years, 3½% for 5 years; (b) Debentures payable elsewhere, 3½%; (c) Deposits, 2% per annum.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.69%; (b) Collateral Loans, 5.98%; (c) Bonds and debentures, 4.403%; (d) Stocks owned, 5%.
3. Loans written off, $3,728.06.
4. Fidelity Bonds on officers of the Corporation, $54,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 11th, 1942; (b) July 2nd, 1942; (c) 3%.
   (a) December 9th, 1942; (b) January 2nd, 1943; (c) 2½%.
6. Date appointed for the Annual Meeting—February 24th, 1943.
   Date of last Annual Meeting—February 25th, 1942.
7. Amount of interest permanently capitalized during the year $ 498 11
8. Amount of Company's own Debentures and interest thereon, due and unpaid:

Principal	$ 31,727 73	
Interest	75 15	
		$ 31,802 88

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (Consol. Statutes U.C., chapter 53), by declaration filed with the Clerk of the Peace for the County of Wellington, January 19th, 1876.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) farm (b) urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................(a)	79,149 50	16 30	229 06	1,839 42	81,234 28	
Ontario................(b)	3,523,916 92	3,415 78	6,483 08	34,591 88	3,568,407 66	Not Calculated
Manitoba..............(a)	11,119 96	160 24	283 59	....	11,563 79	
Saskatchewan..........(a)	259,644 87	8,269 22	12,586 01	....	280,500 10	
Saskatchewan..........(b)	39,560 86	....	....	....	39,560 86	
Alberta................(a)	177,931 04	5,622 42	9,876 71	....	193,430 17	
Total.............(a)	527,845 37	14,068 18	22,975 37	1,839 42	566,728 34	....
Total.............(b)	3,563,477 78	3,415 78	6,483 08	34,591 88	3,607,968 52	....
Total....................	4,091,323 15	17,483 96	29,458 45	36,431 30	4,174,696 86	....

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

Officers

Chairman of the Board—Col. Ibbotson Leonard, D.S.O.
President—M. Aylsworth Vice-President—R. H. Cronyn
General Manager—M. Aylsworth. Secretary—D. McEachern. Treasurer—C. J. Clarke.

Directors

M. Aylsworth
Col. Ibbotson Leonard, D.S.O.
R. H. Cronyn
C. J. Clarke
F. P. Dawson, K.C.
J. W. Hobbs
J. E. McConnell
J. J. McHale
E. A. Wilson

Auditors—Henry Barber, Mapp & Mapp, C.A.; George S. Jewell, C.A.

Capital

Amount of Capital Stock authorized (100,000 shares of $100.00 each)		$10,000,000 00
Amount subscribed		9,000,000 00
Amount paid in cash:		
On $4,000,000.00 stock fully called	$ 4,000.000 00	
On $5,000,000.00 stock 20% called	1,000,000 00	
		5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 1,900,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 958,671 44	
(b) Held under power of sale, etc.		67,919 50	
			1,026,590 94
3. Amount secured by mortgages on real estate including:			
First mortgages		$23,100,926 96	
Agreements for sale		5,500,631 13	
Interest due		18,556 84	
Interest accrued		923,713 52	
			29,543,828 45
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: Principal			220,000 00
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$4,482,699 39		
Interest accrued	30,283 86		
		$ 4,512,983 25	
(b) Provincial and Provincial Guaranteed	$ 919,050 50		
Interest accrued	7,113 14		
		926,163 64	
(c) Canadian municipalities, school districts and rural telephone companies		407,668 02	
(d) All other bonds	$ 324,696 80		
Interest accrued	2,706 52		
		327,403 32	
			6,174,218 23
6. Book value of stocks			1,681,645 04
7. Cash on hand			122,318 92
8. Cash on deposit with chartered banks in Canada, $950,631.03; elsewhere, $84,941.07			1,035,572 10
9. Unrealized assets of the People's Loan and Savings Corporation			651,703 52
Total Assets			$42,355,877 20

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$24,528,391 28		
Interest due and accrued	$ 248,159 42		
		$24,776,550 70	
(b) Payable elsewhere than in Canada	$ 609,642 32		
Interest due and accrued	3,251 08		
		612,893 40	
			$25,389,444 10
2. Amount of money deposited with the corporation		$10,061,466 01	
Interest accrued thereon		15,108 45	
			10,076,574 46
3. Taxes other than taxes on real estate			100,000 00
4. Dividends to shareholders declared and unpaid			50,000 00
Total			$35,616,018 56

To Shareholders

5. Paid-in capital	5,000,000 00
6. Reserve fund	1,500,000 00
7. Balance of Profit and Loss Account	239,858 64
Total	$ 6,739,858 64
Total Liabilities	$42,355,877 20

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 86,764 90
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 1,576,929 32	
(b) Collateral loans	3,608 93	
(c) Bonds and debentures	198,300 96	
(d) Dividends on stocks	61,929 80	
(e) Bank deposits	2,164 17	
		1,842,933 18
3. Profit on sale of securities and real estate		28,575 34
4. Income from real estate on hand		24,849 19
5. Agency fees and commissions earned		3,783 14
6. Revenue re People's Loan and Savings Corporation		34,411 58
7. All other revenue for the year		25,038 08
Total		$ 2,046,355 41

Expenditure

8. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 866,076 99	
(b) Deposits	156,737 64	
(c) Other borrowed money	4,739 30	
		1,027,553 93
9. Amount by which ledger values of assets were written down		65,790 68
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 2,046 15	
(b) Provincial	426 50	
(c) Municipal	12,367 12	
		14,839 77
11. Commission on loans and on sale of real estate		460 75
12. Amount transferred to Investment Reserves		200,000 00
13. All other expenses incurred:		
(a) Salaries	$ 276,791 84	
(b) Directors' fees	13,575 45	
(c) Auditors' fees	11,799 13	

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

(d) Legal fees	$ 2,926 09	
(e) Rents	81,996 99	
(f) Travelling expenses	2,749 34	
(g) Printing and stationery	7,942 84	
(h) Advertising	10,741 80	
(i) Postage, telegrams and telephones	10,071 00	
(j) Commission on sale of debentures	14,318 66	
(k) Miscellaneous	62,242 22	
		$ 495,155 36
14. Net profit transferred to Profit and Loss Account		242,554 92
Total		$ 2,046,355 41

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 197,303 72
2. Amount transferred from Revenue Account	242,554 92
Total	$ 439,858 64
3. Dividends to shareholders declared during year	$ 200,000 00
4. Balance of account at 31st December, 1942	239,858 64
Total	$ 439,858 64

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.4252%; (b) Debentures payable elsewhere, 3.8592%; (c) Debenture stock, 4%; (d) Deposits, 1.6516%.
   Current rate paid (a) Debenture payable in Canada, one-year, 3%; two-year, 3¼%; three to ten-year, 3½%, (d) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.3806%; (b) Bonds and debentures, 3.44%; (c) Stocks owned, 3.7591%.
3. Loans written off, $137,090.95.
4. Fidelity Bond on officers of the Corporation covers entire staff up to $100,000 in case of default of any individual member.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) February 24th, 1942; (b) April 1st, 1942; (c) 1%.
   - (a) June 2nd, 1942; (b) July 2nd, 1942; (c) 1%.
   - (a) August 25th, 1942; (b) October 1st, 1942; (c) 1%.
   - (a) November 17th, 1942; (b) January 2nd, 1943; (c) 1%.
6. Date appointed for the Annual Meeting—February 10th, 1943.
   Date of last Annual Meeting—February 11th, 1942.
7. Amount of interest permanently capitalized during the year $ 26,982 03
8. Amount of Corporation's own Debentures and interest thereon, due and unpaid 221,695 47

CONSTATING INSTRUMENTS

March 15th, 1864, Declaration made and filed (March 18th, 1864) in pursuance of Chapter 53, Consolidated Statutes of Upper Canada, 1859, incorporating The Huron & Erie Savings & Loan Society under the said Act.

1865, 28 Victoria, Chapter 41, An Act of the Legislative Council and Assembly of Canada whereby the London Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1866, 29-30 Victoria, Chapter 132, An Act of the Legislative Council and Assembly of Canada whereby the Western Counties Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1875, 39 Victoria, Chapter 95, An Act changing the name of The Huron & Erie Savings & Loan Society to The Huron & Erie Loan & Savings Company.

1875, September 2nd, Declaration filed in pursuance of Chapter 53, Consolidated Statutes of Canada, 1859, whereby the Canadian Savings & Loan Company of London, Canada, was incorporated under the said Act.

1896, 59 Victoria, Chapter 49, Canada, An Act for defining the borrowing powers of the Company and for consolidating legislation in relation thereto.

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

1899, 62-63 Victoria, Chapter 115, Canada, An Act regulating the amount of the Company's liabilities to the public and as to the types of security in which it may invest.

1905, 4-5 Edward VII, Chapter 105, Canada, An Act dealing with the Company's liabilities to the public, limiting the amount from time to time to be held on deposit and as to extent of borrowing power.

1905, December 29th, An Order of the Lieutenant-Governor in Council, assenting to an agreement whereby the assets of The Canadian Savings & Loan Company were vested in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 110, Canada, An Act whereby The Canadian Savings & Loan Company of London, Canada, was amalgamated with and merged in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 130, Ontario, An Act of the Province of Ontario similar to the one above described and for the same purpose.

1913, 3-4 Geo. V, Chapter 134, Canada, An Act permitting the Company to increase the amount of its liabilities to the public.

1915, 5 Geo. V, Chapter 74, Canada, An Act changing the name of The Huron & Erie Loan & Savings Company to The Huron & Erie Mortgage Corporation, authorizing the increase of the Company's capital stock, the establishment of a pension fund, etc.

1915, 5 Geo. V, Chapter 86, Ontario, An Act for the same purpose as the Dominion Act last above recited.

1922, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of the Dominion Savings & Investment Society were vested in The Huron & Erie Mortgage Corporation.

1926, October 13th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of The Hamilton Provident & Loan Corporation were vested in The Huron & Erie Mortgage Corporation.

1927, May 31st, An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement whereby the assets of The Southern Loan & Savings Company were vested in The Huron & Erie Mortgage Corporation.

1929, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement respecting the sale of the assets of The London Loan & Savings Company to The Huron & Erie Mortgage Corporation.

1931, January 17th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement, dated November 18th, 1930, whereby the assets of The Peoples Loan & Savings Corporation were vested in The Huron & Erie Mortgage Corporation.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	1,690,725 17	8,795 69	13,560 77	47,228 52	1,760,310 15	20,138 56
Ontario (b)	9,541,208 55	517,502 50	128,994 99	125,142 95	10,312,848 99	364,344 67
Manitoba (a)	1,646,299 55	88,702 79	56,432 57	44,778 11	1,836,213 02	81,221 00
Manitoba (b)	270,074 08	10,435 14	....	6,721 66	287,230 88	....
Saskatchewan (a)	10,126,887 39	640,607 54	792,598 08	578,457 45	12,138,550 46	644,862 00
Saskatchewan (b)	140,492 20	12,831 22	689 96	2,831 26	156,844 64	105 00
Alberta (a)	2,537,318 46	146,943 64	481,239 78	99,057 98	3,264,559 86	234,254 00
Alberta (b)	84,268 19	9,389 78	5,151 17	1,667 76	100,476 90	669 00
British Columbia (b)	1,100,776 23	28,299 97	3,132 08	17,827 83	1,150,036 11	5,092 00
Total (a)	16,001,230 57	885,049 66	1,343,831 20	769,522 06	18,999,633 49	980,475 56
Total (b)	11,136,819 25	578,458 61	137,968 20	154,191 46	12,007,437 52	370,210 67
Total	27,138,049 82	1,463,508 27	1,481,799 40	923,713 52	31,007,071 01	1,350,686 23

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—NORMAN S. GURD, K.C.
Vice-President—COL. ROBERT MACKENZIE
Manager—G. C. NORSWORTHY
Secretary-Treasurer—S. A. HYDE

DIRECTORS

A. G. MINIELLY
C. H. BELTON
A. J. JOHNSTON
HOWARD FRALEIGH
W. H. KENNY
WM. GUTHRIE, M.P.P.
HARRY WILSON
NORMAN S. GURD, K.C.
COL. ROBERT MACKENZIE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.000 each)	$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 16,920 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 67,539 58	
(b) Held under power of sale, etc.		35,671 93	
			103,211 51
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,973,250 45	
Agreements for sale		647,089 06	
Interest due		16,083 22	
Interest accrued		49,181 85	
			2,685,604 58
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $40,550.00 of the Company's own stock upon which $40,550.00 has been paid).			
Principal		$ 55,484 47	
Interest due		340 78	
Interest accrued		373 00	
			56,198 25
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed — Dominion and United Kingdom	$ 436,491 02		
Interest accrued	3,078 33		
		$ 439,569 35	
(b) Provincial and Provincial Guarteed	$ 165,843 75		
Interest accrued	466 00		
		166,309 75	
(c) Canadian municipalities, school districts and rural telephone companies	$ 28,277 92		
Interest accrued	178 00		
		28,455 92	
(d) All other bonds	$ 19,278 00		
Interest accrued	567 00		
		19,845 00	
			654,180 02
6. Book value of stocks			437,371 86
7. Cash on hand			84,669 54

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

8. Cash on deposit with chartered banks in Canada, $146,249.99; elsewhere, $25,550.57		$ 171,800 56
9. All other assets		12,426 07
Total Assets		$ 4,222,382 39

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,627,166 81	
Interest due and accrued	18,767 40	
		$ 1,645,934 21
2. Amount of money deposited with the corporation		977,335 16
3. Taxes other than taxes on real estate		15,531 53
4. Dividends to shareholders declared and unpaid		23,692 50
5. All other liabilities		2,958 40
Total		$ 2,665,451 80

To Shareholders

6. Paid-in capital	$ 789,750 00
7. Reserve fund	700,000 00
8. Balance of Profit and Loss Account	67,180 59
Total	$ 1,556,930 59
Total Liabilities	$ 4,222,382 39

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 174,184 36	
(b) Collateral loans	3,159 93	
(c) Bonds and debentures	17,942 38	
(d) Dividends on stocks	12,953 00	
(e) Bank deposits	1,053 20	
		$ 209,292 87
2. Profit on sale of securities and real estate		929 21
3. All other revenue for the year		1,599 79
Total		$ 211,821 87

Expenditure

4. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 58,484 40	
(b) Deposits	20,414 99	
		78,899 39
5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 29,563 28	
(b) Municipal	234 07	
		29,797 35
6. Commission on loans and on sale of real estate		1,715 00
7. Amount transferred to Investment Reserves		29,331 18
8. All other expenses incurred:		
(a) Salaries	$ 19,721 71	
(b) Directors' fees and salary	2,680 00	
(c) Auditors' fees	1,100 00	
(d) Legal fees	233 19	
(e) Registration, fees, etc.	462 48	

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(f) Travelling expenses	$ 1,584 00	
(g) Printing and stationery	1,155 23	
(h) Advertising	523 83	
(i) Postage, telegrams, telephones and express	648 63	
(j) Commission on sale of Debentures	220 60	
(k) Maintenance of office premises	647 32	
(l) Miscellaneous	5,147 51	
	$ 34,124 50	
Less proportion of expense—Lambton Trust Co.	3,566 67	
		30,557 83
9. Net profit transferred to Profit and Loss Account		41,521 12
Total		$ 211,821 87

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 57,146 97
2. Amount transferred from Revenue Account	41,521 12
3. Disallowed assets in 1941 report now returned	8,000 00
Total	$ 106,668 09
4. Dividends to shareholders declared during year	$ 39,487 50
5. Balance of account at 31st December, 1942	67,180 59
Total	$ 106,668 09

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.63%; (b) Deposits, 2.10%.
   Current rate paid—(a) Debentures payable in Canada, 3¼%, 3½%, 3¾%, 4%; (b) Deposits, 2½%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.09%; (b) Collateral loans, 5.29%; (c) Bonds and debentures, 2.96%; (d) Stocks owned, 3.20%.
3. Loans written off, $7,292.08.
4. Fidelity Bonds on officers of the Corporation, $20,000.00 on each member of the staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December 8, 1941; (b) January 2, 1942; (c) 2% plus 1%.
   (a) May 27, 1942; (b) July 2, 1942; (c) 2%.
6. Date appointed for the Annual Meeting—January 27th, 1943.
   Date of last Annual Meeting—January 28th, 1942.
7. Amount of interest permanently capitalized during the year $ 1,484 59
8. Amount of Company's own Debentures and interest thereon, due and unpaid 33,201 30

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 9 Vict., c. 90 (Province of Canada), by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts, all of which became consolidated as Chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Out-standing	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..............(a)	1,321,956 21	1,123 40	10,507 08	20,306 00	1,353,892 69	17,517 12
Ontario..............(b)	1,375,546 92	3,463 92	7,576 23	28,767 85	1,415,354 92	31,332 48
State of Colorado........	4,900 00	....	62 99	108 00	5,070 99	1,228 46
Grand Total............	2,702,403 13	4,587 32	18,146 30	49,181 85	2,774,318 60	50,078 06

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—W. DOUGLAS WILSON
Manager—H. M. PATTERSON
Vice-President—ALAN V. YOUNG

DIRECTORS

WALTER S. BURRILL
J. PERCIVAL BELL
H. M. PATTERSON
J. M. PIGOTT
W. D. WILSON
ALAN V. YOUNG

Auditors—RALPH E. YOUNG, F.C.A.; G. E. F. SMITH, F.C.A.

CAPITAL

Amount of Capital Stock authorized (10,500 shares of $100.00 each)	$ 1,050,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 84,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 210,576 79	
(b) Held under power of sale, etc.		84,504 14	
			295,080 93
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,325,820 76	
Agreements for sale		528,788 28	
Interest due		8,191 84	
Interest accrued		21,767 53	
			1,884,568 41
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $2,300.00 of the Company's own stock upon which $2,300.00 has been paid.)			
Principal		$ 4,217 00	
Interest due		57 51	
Interest accrued		28 55	
			4,303 06
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 447,939 76		
Interest accrued	3,672 73		
		$ 451,612 49	
(b) Provincial and Provincial Guaranteed	$ 49,825 00		
Interest accrued	65 75		
		49,890 75	
(c) Canadian municipalities, school districts and rural telephone companies	$ 37,616 17		
Interest accrued	323 10		
		37,939 27	
			539,442 51
6. Book value of stocks		$ 37,431 75	
Accrued dividends thereon		347 63	
			37,779 38
7. Cash on hand			2,877 67
8. Cash on deposit with chartered banks in Canada			75,543 42
Total Assets			$ 2,923,595 38

THE LANDED BANKING AND LOAN COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 432,169 59		
Interest due and accrued	5,358 22		
		$ 437,527 81	
(b) Payable elsewhere than in Canada	$ 16,181 66		
Interest due and accrued	83 12		
		16,264 78	
			$ 453,792 59
2. Amount of money deposited with the corporation			771,321 26
3. Taxes other than taxes on real estate			11,655 17
4. Dividends to shareholders declared and unpaid			10,000 00
5. Salaries, rents and other expenses due and accrued			689 09
6. Investment reserves			41,196 86
Total			$ 1,288,654 97

To Shareholders

7. Paid-in capital	$ 1,000,000 00
8. Reserve fund	600,000 00
9. Balance of Profit and Loss Account	34,940 41
Total	$ 1,634,940 41
Total Liabilities	$ 2,923,595 38

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 111,149 47	
(b) Collateral loans	178 30	
(c) Bonds and debentures	18,743 86	
(d) Dividends on stocks	2,569 90	
		$ 132,641 53
2. Agency fees and commissions earned		352 71
3. All other revenue for the year		536 65
Total		$ 133,530 89

Expenditure

4. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 16,398 89	
(b) Deposits	14,095 47	
(c) Other borrowed money	42 19	
		$ 30,536 55
5. Loss on sale of securities and real estate		150 00
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 15,000 00	
(b) Provincial	215 00	
(c) Municipal	1,515 44	
		16,730 44
7. All other expenses incurred:		
(a) Salaries	$ 21,890 13	
(b) Directors' fees	3,200 00	
(c) Auditors' fees	1,170 00	

THE LANDED BANKING AND LOAN COMPANY—*Continued*

(d) Rents	$ 480 00	
(e) Travelling expenses	4,418 80	
(f) Printing and stationery	384 35	
(g) Advertising	116 90	
(h) Postage, telegrams, telephones and express	589.04	
(i) Commission on sale of Debentures	156 68	
(j) Maintenance of office premises	4,957 52	
(k) Miscellaneous	1,373 81	
		$ 38,737 23
8. Net profit transferred to Profit and Loss Account		47,376 67
Total		$ 133,530 89

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 27,563 74
2. Amount transferred from Revenue Account	47,376 67
Total	$ 74,940 41
3. Dividends to shareholders declared during year	$ 40,000 00
4. Balance of account at 31st December, 1942	34,940 41
Total	$ 74,940 41

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:

   Average rate for year—(a) Debentures payable in Canada, 3.483%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 1.773%.

   Current rate paid— (a) Debentures payable in Canada, 1 year 3%, 2 years 3¼%, 3 to 5 years 3½%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.537%; (b) Collateral loans, 4.704%; (c) Bonds and debentures, 3.697%; (d) Stocks owned, 4.721%.
3. Fidelity Bonds on officers of the Corporation, $25,000.00.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable; (c) rates:
   - (a) February 26th, 1942; (b) April 1st, 1942; (c) 1%.
   - (a) May 18th, 1942; (b) July 2nd, 1942; (c) 1%.
   - (a) August 17th, 1942; (b) October 1st, 1942; (c) 1%.
   - (a) November 30th, 1942; (b) January 2nd, 1943; (c) 1%.
5. Date appointed for the Annual Meeting—Third Monday in February.
   Date of last Annual Meeting—February 16th, 1942.
6. Amount of interest permanently capitalized during the year $ 2,298 45

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, December 15th, 1876.

2 Geo. V, Chapter 34, Ontario. The Capital Stock was increased from $700,000 to $1,050,000.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LANDED BANKING AND LOAN COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show Separately: (a) Farm (b) Urban	Principal Out-standing	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario............(a)	333,429 92	7,318 56	19,931 95	6,436 49	367,116 92	16,200 50
Ontario............(b)	572,006 91	65,148 10	13,059 85	8,329 65	658,544 51	46,002 10
Manitoba...........(a)	1,068,905 91	101,330 42	59,760 71	22.701 03	1,252,698 07	119.105 92
Manitoba...........(b)	993 50	....	11 32	5 01	1,009 83	....
Total (a)..........	1,402,335 83	108,648 98	79,692 66	29,137 52	1,619,814 99	135,306 42
Total (b)..........	573,000 41	65,148 10	13,071 17	8,334 66	659,554 34	46,002 10
Total................	1,975,336 24	173,797 08	92,763 83	37,472 18	2,279,369 33	181,308 52

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President—S. RODERICK CALDWELL
Manager—WALTER J. HELM
Vice-President—FRED ROSEVEAR

DIRECTORS

SAMUEL RODERICK CALDWELL
WALTER JOHN HELM
FRED ROSEVEAR
CECIL G. MERCER, M.P.P.
JOHN M. ROSEVEAR

Auditors—NORMAN S. CHOATE; WILBUR N. MOORE

CAPITAL

Amount of Capital Stock authorized (36,000 shares of $10.00 each)	$ 360,000 00
Amount subscribed	360,000 00
Amount paid in cash	360,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		$ 1,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		6,508 79
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 2,263,539 29	
Agreements for sale	159,847 82	
		2,423,387 11
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $9,390.00 of the Company's own stock upon which $9,390.00 has been paid.)		
Principal		2,098 00
5. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed—		
(a) Dominion and United Kingdom	$ 405,937 50	
(b) Provincial and Provincial Guaranteed	135,715 72	
(c) Canadian municipalities, school districts and rural telephone companies	5,080 00	
(d) All other bonds	35,399 49	
		582,132 71
6. Book value of stocks		26,650 00
7. Third Victory Loan Subscribers' Account		1,193 50
8. Cash on hand		5,375 00
9. Cash on deposit with chartered banks in Canada		177,989 60
Total Assets		$ 3,226,334 71

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,834,085 38	
Interest due and accrued	21,115 02	
		$ 1,855,200 40
2. Amount of money deposited with the corporation	$ 377,032 41	
Interest accrued thereon	700 00	
		377,732 41
3. Taxes other than taxes on real estate		85,000 00
4. Dividends to shareholders declared and unpaid		14,400 00
Total		$ 2,332,332 81

MIDLAND LOAN AND SAVINGS COMPANY—Continued

To Shareholders

5. Paid-in capital	$ 360,000 00
6. Reserve fund	460,000 00
7. General Contingency Reserve	20,000 00
8. Balance of Profit and Loss Account	54,001 90
Total	$ 894,001 90
Total Liabilities	$ 3,226,334 71

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 159,422 93	
(b) Collateral loans	53 42	
(c) Bonds and debentures	21,960 28	
(d) Dividends on stocks	2,000 00	
(e) Bank deposits	567 42	
		$ 184,004 05
2. Profit on sale of securities and real estate		325 00
3. Agency fees and commissions earned		712 84
4. All other revenue for the year		1,400 70
Total		$ 186,442 59

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 62,488 59	
(b) Deposits	8,114 30	
		$ 70,602 89
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 61,088 72	
(b) Provincial	200 00	
		61,288 72
7. Commission on loans and on sale of real estate		2,313 30
8. All other expenses incurred:		
(a) Salaries	$ 16,474 16	
(b) Directors' fees	1,925 00	
(c) Auditors' fees	1,200 00	
(d) Legal fees	44 47	
(e) Travelling expenses	66 85	
(f) Printing and stationery	1,055 62	
(g) Postage, telegrams, telephones and express	687 34	
(h) Maintenance of office premises	647 26	
(i) Miscellaneous	943 52	
		23,044 22
9. Net profit transferred to Profit and Loss Account		29,193 46
Total		$ 186,442 59

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 53,608 44
2. Amount transferred from Revenue Account	29,193 46
Total	$ 82,801 90
3. Dividends to shareholders declared during year	$ 28,800 00
4. Balance of account at 31st December, 1942	54,001 90
Total	$ 82,801 90

MIDLAND LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.46%; (b) Deposits, 2%.
   Current rate paid—(a) Debentures payable in Canada; 3%, 3¼%, 3½%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.57%; (b) Collateral loans, 5.50%; (c) Bonds and debentures, 3.36%; (d) Stocks owned, 5.17%.
3. Loans written off, $750.32.
4. Fidelity Bonds on officers of the Corporation, $16,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) May 22, 1942; (b) July 2, 1942; (c) 4%.
   (a) November 21, 1942; (b) January 2, 1943; (c) 4%.
6. Date appointed for the Annual Meeting—February 2, 1943.
   Date of last Annual Meeting—February 3, 1942.
7. Amount of Company's own Debentures and interest thereon, due and unpaid .... $ 14,885 60

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876(Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.
Ontario .... (a)	203,216 43	203,216 43	825 17
Ontario .... (b)	2,359,683 75	2,359,683 75	2,005 19
Total	2,562,900 18	2,562,900 18	2,830 36

NIAGARA FALLS LOAN AND SAVINGS COMPANY

Head Offices, Niagara Falls, Ontario

OFFICERS

President—URIAH H. BOWEN
Secretary—HARRY C. PATTINSON
Vice-President—JOHN B. MEARS

DIRECTORS

URIAH H. BOWEN
JAMES H. DENTON
GEORGE J. EMERY
JOHN B. MEARS
SYDNEY PACKER
HARRY C. PATTINSON

Auditors—BROKENSHIRE, SCARFF & COMPANY, Toronto, Ontario.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $10.00 each)	$ 1,000,000 00
Amount subscribed	773,970 00
Amount paid in cash	773,970 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 290,347 04	
(b) Held under power of sale, etc.		44,591 48	
		$ 334,938 52	
Less Reserve		122,374 55	
			$ 212,563 97
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 485,051 46	
Second and subsequent mortgages		1,500 00	
Agreements for sale		5,819 07	
Interest due		1,853 80	
Interest accrued		980 07	
		$ 495,204 40	
Less Reserves		56,500 30	
			438,704 10
(See Schedule B)			
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: — Dominion and United Kingdom	$ 194,232 86		
Interest accrued	1,191 23		
		$ 195,424 09	
(b) Provincial and Provincial Guaranteed	$ 44,299 95		
Interest accrued	278 69		
		$ 44,578 64	
			240,002 73
4. Cash on deposit with chartered banks in Canada			50,194 07
5. All other assets			38 73
Total Assets			$ 941,503 60

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding: Payable in Canada	$	23,520 00
2. Taxes other than taxes on real estate		4,870 44
3. Dividends to shareholders declared and unpaid		15,479 40
4. Investment reserves		82,000 00
Total	$	125,869 84

To Shareholders

5. Paid-in capital	$	773,970 00
6. Reserve fund		30,000 00
7. Balance of Profit and Loss Account		11,663 76
Total	$	815,633 76
Total Liabilities	$	941,503 60

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:				
(a) Mortgages and agreements for sale	$	33,014 99		
(b) Bonds and debentures		6,017 92		
(c) Bank deposits		667 86		
			$	39,700 77
2. All other revenue for the year				25,328 19
Total			$	65,028 96

Expenditure

3. Interest incurred during the year on: Debentures and debenture stock				2,277 20
4. License fees and taxes other than taxes on real estate: Dominion				10,600 00
5. Amount transferred to Investment Reserves				23,153 33
6. All other expenses incurred:				
(a) Directors' fees	$	1,835 00		
(b) Miscellaneous		10,600 64		
				12,435 64
7. Net profit transferred to Profit and Loss Account				16,562 79
Total			$	65,028 96

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	10,580 37
2. Amount transferred from Revenue Account		16,562 79
Total	$	27,143 16
3. Dividends to shareholders declared during year	$	15,479 40
4. Balance of account at 31st December, 1942		11,663 76
Total	$	27,143 16

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—Debentures payable in Canada, 4%.
   Current rate paid—Debentures payable in Canada, 4% .
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.5%; (b) Bonds and debentures, 3.25%.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) Dividend No. 7, declared November 30th, 1942; (b) payable January 2nd, 1943; (c) two per cent. (20 cents per share).
4. Date appointed for the Annual Meeting—March 6th, 1943.
   Date of last Annual Meeting—March 7th, 1942.

CONSTATING INSTRUMENTS

Incorporated by an Act of the Legislature of the Province of Ontario, 1 Edward VIII (1936) Chapter 77, being "The Niagara Falls Loan and Savings Company Act, 1936".

The lending and borrowing powers of the Company are now governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show Separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario . . . . (a)	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Ontario . . . . (b)	493,630 35	(cr.) 1,259 82	1,853 80	980 07	495,204 40	Nil

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario

OFFICERS

President—ARCHIBALD MCPHERSON Vice-President—THOMAS H. MAIN
Manager and Secretary-Treasurer—THOMAS H. MAIN

DIRECTORS

ARCHIBALD MCPHERSON
THOMAS H. MAIN
JOHN MCCLARY GUNN
O. ROY MOORE
JAMES B. ORR
J. EDGAR JEFFREY

Auditors—A. G. CALDER, F.C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (84,000 shares of $50.00 each)	$ 4,200,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises			$ 100,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 164,499 17	
(b) Held under power of sale, etc.		31,202 00	195,701 17
3. Amount secured by mortgages on real estate including:			
First mortgages		$11,667,597 49	
Agreements for sale		172,128 63	
Interest accrued on mortgages only		46,902 24	11,886,628 36
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 57,280 87	
Interest due		24 54	
Interest accrued		581 65	57,887 06
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed : — Dominion and United Kingdom	$ 2,937,959 91		
Interest accrued	24,469 25	$ 2,962,429 16	
(b) Provincial and Provincial Guaranteed	$ 887,842 55		
Interest due	5,006 25		
Interest accrued	9,140 51	901,989 31	
(c) Canadian municipalities, school districts and rural telephone companies	$ 170,360 16		
Interest accrued	2,829 00	173,189 16	
(d) All other bonds	$ 352,800 00		
Interest accrued	1,323 00	354,123 00	4,391,730 63
6. Cash on hand			18,406 16
7. Cash on deposit with chartered banks in Canada, $313,386.55; elsewhere, $88,708.27			402,094 82
Total Assets			$17,052,448 20

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	$ 8,694,415 64		
Interest due and accrued	87,694 80		
		$ 8,782,110 44	
(b) Payable elsewhere than in Canada	$ 97,141 14		
Interest due and accrued	677 31		
		97,818 45	
			$ 8,879,928 89
2. Amount of money deposited with the corporation			3,509,092 85
3. Provision for balance Dominion Income Tax for 1942			72,000 00
4. Dividends to shareholders declared, but not due and payable until 2nd January, 1943			50,000 00
5. All other liabilities			30,077 27
Total			$12,541,099 01

To Shareholders

6. Paid-in capital	$ 2,000,000 00
7. Reserve fund	2,400,000 00
8. Balance of Profit and Loss Account	111,349 19
Total	$ 4,511,349 19
Total Liabilities	$17,052,448 20

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 4,478 95
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 693,394 84	
(b) Collateral loans	1,690 54	
(c) Bonds and debentures	153,713 10	
(d) Bank deposits	2,530 26	
		851,328 74
3. Profit on sale of securities and real estate		2,733 42
4. Agency fees and commissions earned		1,354 02
5. All other revenue for the year		19,151 62
Total		$ 879,046 75

Expenditure

6. Interest incurred during the year on:		
(a) Debentures	$ 309,784 81	
(b) Deposits	76,064 53	
		$ 385,849 34
7. Loss on sale of securities and real estate		2,808 00
8. Amount by which ledger values of assets were written down		12.454 27
9. License fees and taxes other than taxes on real estate:		
(a) Provision for Dominion Income Tax for 1942 ($66,000.00 of this amount was paid in 1942)	$ 138,000 00	
(b) Provincial	321 70	
(c) Municipal	2,896 27	
		141,217 97
10. Commission on loans		8,726 10
11. Amount transferred to Investment Reserves		2,745 36
12. Provision toward contingent liability re People Loan & Savings Company Liquidation		1,000 00
13. All other expenses incurred:		
(a) Salaries	$ 61,290 00	
(b) Directors' fees	6,680 00	
(c) Auditors' fees	3,625 00	

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

(d) Legal fees	$ 531 50	
(e) Rents	9,000 00	
(f) Travelling expenses	3,041 69	
(g) Printing and stationery	2,138 07	
(h) Advertising	3,579 79	
(i) Postage, telegrams, telephones and express	2,638 80	
(j) Commission on sale of debentures	670 42	
(k) Miscellaneous	20,169 50	
		$ 113,364 77
14. Net profit transferred to Profit and Loss Account		210,880 94
Total		$ 879,046 75

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 110,468 25
2. Amount transferred from Revenue Account	210,880 94
Total	$ 321,349 19
3. Dividends to shareholders declared during year	$ 200,000 00
4. Benefit Fund for Employees	10,000 00
5. Balance of account at 31st December, 1942	111,349 19
Total	$ 321,349 19

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.574%; (b) Debentures payable elsewhere, 3.259%; (c) Deposits, 2.169%.
   Current rate paid—(a) Debentures payable in Canada, 3½% for 5-year term, 3¼% for 3 or 4-year term; (b) Debentures payable elsewhere (Not accepting new money nor renewing Sterling Debentures; (c) 2½% up to $15,000, 2% on overplus.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.478%; (b) Collateral loans, 3.913%; (c) Bonds and Debentures, 3.621%.
3. Loans written off, $6,709.15.
4. Fidelity Bonds on officers of the Corporation, $50,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) March 3, 1942; (b) April 1, 1942; (c) 2½% quarterly.
   - (a) June 2, 1942; (b) July 2, 1942; (c) 2½% quarterly.
   - (a) September 1, 1942; (b) October 1, 1942; (c) 2½% quarterly.
   - (a) November 24, 1942; (b) January 2, 1943; (c) 2½% quarterly.
6. Date appointed for the Annual Meeting—February 10, 1943.
   Date of last Annual Meeting—February 11, 1942.
7. Amount of interest permanently capitalized during the year $ 5,779 78
8. Amount of Company's own Debentures and interest thereon, due and unpaid 40,884 96

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consolidated Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by The Ontario Loan and Debenture Company, taking in by amalgamation the Agricultural Savings and Loan Company under Order-in-Council dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1937, chapter 257.

By Order-in-Council of Ontario, dated 12th March, 1930, 20,000 shares twenty per cent. called and paid were converted into 4,000 shares fully paid, the authorized capital thereby being reduced from 100,000 to 84,000 shares.

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	9 c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	348,392 49	502 08	1,218 00	9,271 94	359,384 51	943 53
Ontario (b)	9,514,231 78	2,197 58	7,325 28	62,605 65	9,586,360 29	5,674 57
Manitoba (a)	165,219 37	4,080 36	5,792 80	3,328 75	178,421 28	4,487 41
Manitoba (b)	192,321 31	4,654 39	3 79	1,662 89	198,642 38	2 93
Saskatchewan (a)	718,356 93	29,049 29	144,762 27	11,757 65	903,926 14	112,140 62
Saskatchewan (b)	167,809 87	5,786 53	5,292 05	2,066 90	180,955 35	4,099 51
Alberta (b)	513,340 71	17,189 71	9,289 18	5,766 32	545,585 92	7,195 91
British Columbia (b)	739,006 65	1,654 19	951 91	5,904 62	747,517 37	735 74
Total (a)	1,231,968 79	33,631 73	151,773 07	24,358 34	1,441,731 93	117,571 56
Total (b)	11,126,710 32	31,482 40	22,862 21	78,006 38	11,259,061 31	17,708 66
Total	12,358,679 11	65,114 13	174,635 28	102,364 72	12,700,793 24	135,280 22

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—M. A. MACKENZIE, LL.D. Managing Director—C. A. MORRIS
Vice-President—H. BORDEN, C.M.G., K.C.

DIRECTORS

W. P. FESS
C. A. MORRIS
A. E. NAYLOR
M. A. MACKENZIE, LL.D.
H. BORDEN, C.M.G., K.C.

Auditors—G. D. CAMPBELL, F.C.A.; R. R. GRANT, F.C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Book value of real estate held for sale:		
Freehold land (including buildings)		$ 157,796 17
2. Amount secured by mortgages on real estate including:		
First mortgages	$ 632,089 38	
Conditional agreements	23,706 62	
Agreements for sale	203,026 72	
Interest accrued	5,529 12	
		864,351 84
(See Schedule B)		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 41,979 16	
(b) Canadian municipalities, school districts and rural telephone companies	10,434 51	
		52,413 67
4. Book value of stocks		27,280 00
5. Cash on hand		3,880 26
6. Cash on deposit with chartered banks in Canada, $36,823.56; elsewhere, $83,494.59		120,318 15
Total Assets		$ 1,226,040 09

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 20,162 46		
Interest due and accrued	274 37		
		$ 20,436 83	
(b) Payable elsewhere than in Canada	$ 458,196 60		
Interest due and accrued	2,466 00		
		460,662 60	
			$ 481,099 43
2. Taxes other than taxes on real estate			3,600 00
3. Dividends to shareholders declared and unpaid			5,000 00
4. Salaries, rents and other expenses due and accrued			300 00
Total			$ 489,999 43

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

5. Paid-in capital	$ 500,000 00
6. Reserve fund	215,000 00
7. Balance of Profit and Loss Account	21,040 66
Total	$ 736,040 66
Total Liabilities	$ 1,226,040 09

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 51,260 65	
(b) Bonds and debentures	1,072 24	
(c) Dividends on stocks	1,155 30	
(d) Bank deposits	695 36	
		$ 54,183 55
2. All other revenue for the year		9,213 60
Total		$ 63,397 15

Expenditure

3. Interest incurred during the year on:		
Debentures and debenture stock		$ 21,318 56
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 4,810 37	
(b) Provincial	121 50	
(c) Municipal	110 51	
		5,042 38
5. Amount transferred to Investment Reserves		6,500 00
6. All other expenses incurred:		
(a) Salaries	$ 12,390 85	
(b) Directors' fees	550 00	
(c) Auditors' fees	837 50	
(d) Legal fees	139 97	
(e) Rents	660 00	
(f) Tavelling expenses	251 05	
(g) Printing and stationery	297 06	
(h) Advertising	121 53	
(i) Postage, telegrams, telephones and express	201 10	
(j) Commission on sale of Debentures	1,170 07	
(k) Miscellaneous	1,482 08	
		$ 18,101 21
7. Net profit transferred to Profit and Loss Account		12,435 00
Total		$ 63,397 15

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 18,605 66
2. Amount transferred from Revenue Account	12,435 00
Total	$ 31,040 66
3. Dividends to shareholders declared during year	$ 10,000 00
4. Balance of account at 31st December, 1942	21,040 66
Total	$ 31,040 66

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation.
   (a) Debentures payable in Canada, 4%; (b) Debentures payable elsewhere, 3¾%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.36%; (b) Bonds and debentures, 3%; (c) Stocks owned, 4%.
3. Fidelity Bonds on officers of the Corporation—Manager in Toronto and Agent in Winnipeg, $10,000.00 each. Clerks in Toronto and Winnipeg, $3,000.00 each.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) 7th November, 1941; (b) payable 2nd January, 1942; (c) 1%.
   (a) 8th June, 1942; (b) payable 2nd July, 1942, (c) 1%.
5. Date appointed for the Annual Meeting—8th February, 1943.
   Date of last Annual Meeting—13th February, 1942.
6. Amount of interest permanently capitalized during the year...... $ 40 64

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters patent of Canada (6th April, 1883) incorporating the Company under The Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited,—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was $2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's. Act, 1877) and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V, c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from $2,000,000 to $1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V, c. 184, increasing capital stock to $2,000,000 in shares of $100 each par value.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (b)	355,337 55	(Cr.) 3 00		355,334 55	
Manitoba (a)	3,054 75			3,054 75	
Manitoba (b)	556,846 23	(Cr.) 15,211 50	5,529 12	547,163 85	
Vancouver (b)	11,474 10	(Cr.) 13 50		11,460 60	
Edmonton (b)	7,338 09			7,338 09	
Total (a)	3,054 75			3,054 75	
Total (b)	930,995 97			921,297 09	
Total	934,050 72	(Cr.) 15,228 00	5,529 12	924,351 84	Nil

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—A. M. M. KIRKPATRICK
Manager—WALTER GILLESPIE
Vice-Presidents—GERARD B. STRATHY, K.C.; GEORGE D. KIRKPATRICK

DIRECTORS

A. M. M. KIRKPATRICK
GERARD B. STRATHY, K.C.
GEORGE D. KIRKPATRICK
WALTER GILLESPIE
ARTHUR F. WHITE
HON. GEORGE S. HENRY
E. VAUGHAN CHAMBERS

Auditors—H. D. LOCKHART GORDON, F.C.A.; J. FRANK HOSKIN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed (19,730 shares)	986,500 00
Amount paid in cash	986,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		$ 45,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 50,781 31	
(b) Held under power of sale, etc.	33,569 38	
		84,350 69
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,733,573 67	
Interest due Cr.	17,981 81	
		3,715,591 86
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 237,097 18	
(b) Provincial and Provincial Guaranteed	295,850 47	
(c) Canadian municipalities, school districts and rural telephone companies	89,631 23	
(d) All other bonds	147,321 59	
		769,900 47
5. Book value of stocks		370,304 57
6. Cash on hand		3,193 95
7. Cash on deposit with chartered banks in Canada		95,385 48
Total Assets		$ 5,083,727 02

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 1,211,143 66		
Interest due and accrued	17,406 94		
		$ 1,228,550 60	
(b) Payable elsewhere than in Canada	$ 1,388,143 69		
Interest due and accrued	8,087 50		
		1,396,231 19	
			$ 2,624,781 79
2. Amount of money deposited with the corporation			129,116 73
3. Taxes other than taxes on real estate—Reserve for Dominion Taxes, Income and other Taxes			32,601 96
4. Dividends to shareholders declared and unpaid—payable January 2nd, 1943			24,662 50
Total			$ 2,811,162 98

TORONTO MORTGAGE COMPANY—*Continued*

To Shareholders

5. Paid-in capital	$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	121,062 04
Total	$ 2,272,564 04
Total Liabilities	$ 5,083,727 02

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 2,430 30
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 226,131 17	
(b) Bonds and debentures	35,417 69	
(c) Dividends on stocks	19,915 76	
		281,464 62
Total		$ 283,894 92

Expenditure

3. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 92,040 19	
(b) Deposits	2,298 52	
		$ 94,338 71
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 55,060 76	
(b) Provincial	250 00	
(c) Municipal	389 24	
		55,700 00
5. All other expenses incurred:		
(a) Salaries	$ 17,497 44	
(b) Directors' fees	4,950 00	
(c) Auditors' fees	1,200 00	
(d) General office expenses	2,147 71	
(e) Rents	1,272 00	
(f) Commission on sale of debentures	4,895 70	
(g) Miscellaneous	1,580 30	
		33,543 15
6. Net profit transferred to Profit and Loss Account		100,313 06
Total		$ 283,894 92

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 119,398 98
2. Amount transferred from Revenue Account	100,313 06
Total	$ 219,712 04
3. Dividends to shareholders declared during year	$ 98,650 00
4. Balance of account at 31st December, 1942	121,062 04
Total	$ 219,712 04

TORONTO MORTGAGE COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.44%; (b) Debentures payable elsewhere, 3.58%; (c) Deposits, 1.84%.
   Current rates paid— (a) Debentures payable in Canada, average 3.45%; (b) Debentures payable elsewhere, average 3.25%; (c) Deposits, average 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.64%; (b) Bonds and debentures, 4.48%; (c) Stocks owned, 4.78%.
3. Fidelity Bonds on officers of the Corporation—Manager and Office Employees in amounts of $1,000 to $6,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) 1st January, 1942; (c) 10% per annum payable quarterly.
   (a) 1st April, 1942; (c) 10% per annum payable quarterly.
   (a) 1st July, 1942; (c) 10% per annum payable quarterly.
   (a) 1st October, 1942; (c) 10% per annum payable quarterly.
5. Date appointed for the Annual Meeting—10th February, 1943.
   Date of last Annual Meeting—11th February, 1942.
6. Amount of Company's own Debentures and interest thereon, due and unpaid . . . . $ 86 25

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Building and Loan Association with The Union Loan and Savings Company.

The agreement for the amalgamation of these companies under the new corporate name of The Toronto Mortgage Company was executed by both companies on the 27th September, 1899; was ratified by the shareholders of the respective companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated 15th December, 1899.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario . . . . . . (a)	3,900 00	. . . . . .	. . . . . .	3,900 00	. . . . . .
Ontario . . . . . . (b)	3,883,054 25	2,601 25	(Cr.) 17,981 81	3,867,673 69	. . . . . .
Total (a)	3,900 00	. . . . . .	. . . . . .	3,900 00	. . . . . .
Total (b)	3,883,054 25	2,601 25	(Cr.) 17,981 81	3,867,673 69	. . . . . .
Total	3,886,954 25	2,601 25	(Cr.) 17,981 81	3,871,573 69	86,590 85

II. LOAN CORPORATIONS

Having Terminating as well as Permanent Stock or Having Terminating Stock Only

(See Edw. VII (1904), Chapter 17, Section 6)

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario

OFFICERS

President—JAMES LYNCH
Vice-President—FRED J. OVEREND
Manager and Secretary—JOHN R. CORKERY
Treasurer—M. H. GAINEY

DIRECTORS

JAMES LYNCH
FRED J. OVEREND
M. H. GAINEY
E. A. PECK, K.C.
A. C. WOLFF
DR. W. S. FITZPATRICK
JOHN LYNCH
JOHN R. CORKERY
DR. ROBERT J. YOUNG

Auditors—S. S. SHAUGHNESSY; CHARLES D. COWLING

CAPITAL

Amount of Capital Stock authorized (5,000 shares of $200.00 each)	$ 1,000,000 00
Amount subscribed: Terminating and withdrawable	403,740 00
Amount paid in cash:	
On 403,740.00 instalment stock	152,349 58

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 141,466 53	
Interest due		2,344 06	
Interest accrued		585 98	$ 144,396 57
(See Schedule B)			
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $26,920.00 of the Company's own stock upon which $15,412.73 has been paid.)			
Principal		$ 3,490 00	
Interest due		138 90	
Interest accrued		7 70	3,636 60
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed : — Dominion and United Kingdom	$ 55,472 50		
Interest accrued	378 23	$ 55,850 73	
(b) Provincial and Provincial Guaranteed	$ 3,180 00		
Interest accrued	17 92	3,197 92	59,048 65
4. Cash on hand			1,809 90
5. All other assets			798 31
Total Assets			$ 209,690 03

Liabilities

To the Public

1. Money borrowed from banks with security	$ 24,000 00
2. Taxes other than taxes on real estate	463 82
3. Investment reserves	6,378 47
4. All other liabilities	2,341 03
Total	$ 33,183 32

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	$	152,349 58
6. Balance of Profit and Loss Account		24,157 13
Total	$	176,506 71
Total Liabilities	$	209,690 03

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:				
(a) Mortgages and agreements for sale	$	8,195 90		
(b) Collateral loans		189 22		
(c) Bonds and debentures		1,110 16		
			$	9,495 28
2. Profit on sale of securities and real estate				80 25
3. Amount by which ledger values of assets were written up				130 00
4. All other revenue for the year				330 79
Total			$	10,036 32

Expenditure

5. Interest incurred during the year on:				
(a) Instalments on shares paid in advance	$	1,150 61		
(b) Other borrowed money		342 90		
			$	1,493 51
6. Amount by which ledger values of assets were written down				210 00
7. License fees and taxes other than taxes on real estate:				
(a) Provincial	$	40 60		
(b) Municipal		11 89		
				52 49
8. Amount transferred to Investment Reserves				200 72
9. All other expenses incurred:				
(a) Salaries	$	560 00		
(b) Auditors' fees		100 00		
(c) Rents		240 00		
(d) Printing and stationery		88 41		
(e) Postage, telegrams, telephones and express		18 29		
(f) Miscellaneous		78 03		
			$	1,084 73
10. Net profit transferred to Profit and Loss Account				6,994 87
Total			$	10,036 32

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	17,831 90
2. Amount transferred from Revenue Account		6,994 87
Total	$	24,826 77
3. Dividends to shareholders declared during year on stock withdrawn	$	669 64
4. Balance of account at 31st December, 1942		24,157 13
Total	$	24,826 77

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6%; (b) Collateral loans, 6%; (c) Bonds and debentures, 3.24%.
2. Fidelity Bonds on officers of the Corporation, $2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   No shares matured during year 1942.
4. Date appointed for the Annual Meeting—Last Monday of February.
   Date of last Annual Meeting—February 23rd, 1942.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI., Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trusts Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	....	....	....	....	....
Ontario (b)	141,466 53	2,344 06	585 98	144,396 57	Nil

III. LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Manager—A. H. Cox
Vice-President—H. K. Cox
Secretary—MISS NEITA L. TOLMAN

DIRECTORS

H. C. COX   R. G. ROBERTS   A. H. COX   W. J. HASTIE   H. K. COX

Auditors—CAMPBELL, LAWLESS, PARKER AND BLACK

CAPITAL

Amount of Capital Stock authorized (14,000 shares of $100.00 each)	$ 1,400,000 00
Amount subscribed	100,000 00
Amount paid in cash	100,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Book value of real estate (less encumbrances, $31,811.31) held for sale: Freehold land (including buildings)		$ 4,154 19
2. Amount secured by mortgages on real estate including:		
Agreements for sale	$ 6,794 29	
Interest accrued	54 93	
		6,849 22
(See Schedule B)		
3. Book value of stocks	$ 152,365 49	
Accrued dividends thereon	2,590 00	
		154,955 49
4. Cash on deposit with chartered banks in Canada, $150.54; elsewhere, $1,116.75)		1,267 29
5. Agency funds and investments		1,021 11
6. All other assets		7,284 10
Total Assets		$ 175,531 40

Liabilities

To the Public

1. Money borrowed from banks	$ 85,680 87
2. Agency funds and investments	1,021 11
3. All other liabilities	346 64
Total	$ 87,048 62

To Shareholders

4. Paid-in capital	$ 100,000 00
5. Debit balance of Profit and Loss Account (Deficit)	*11,517 22*
Total	$ 88,482 78
Total Liabilities	$ 175,531 40

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 384 18	
(b) Dividends on stocks	2,590 00	
(c) Bank deposits	43 35	
		$ 3,017 53
2. Agency fees and commissons earned		7,013 17
3. Net rents earned on real estate		2,167 93
Total		$ 12,198 63

Expenditure

4. Interest incurred during the year on:		
Other borrowed money		$ 6,043 40
5. License fees and taxes other than taxes on real estate:		
(a) Dominion (Unemployment Insurance)	$ 64 35	
(b) Provincial	35 00	
(c) Municipal	138 16	
		237 51
6. Amount transferred to Depreciation Reserves		834 97
7. All other expenses incurred:		
(a) Salaries	$ 2,275 46	
(b) Auditors' fees	195 00	
(c) Legal fees	64 50	
(d) Rents	720 00	
(e) Travelling expenses	566 54	
(f) Printing and stationery, etc.	199 05	
(g) Advertising	139 25	
(h) Postage, telegrams, telephones and express	507 75	
(i) Maintenance of office premises	25 47	
(j) Miscellaneous	146 67	
		4,871 04
8. Net profit transferred to Profit and Loss Account		211 71
Total		$ 12,198 63

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit)	*$ −11,728 93*
2. Amount transferred from Revenue Account	211 71
Total	*$ −11,517 22*
3. Balance of account at 31st December, 1942 (Deficit)	*$ −11,517 22*
Total	*$ −11,517 22*

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 6%; (b) Stocks owned, 1.6%.
2. Fidelity Bonds on officers of the Corporation, $3,000.00.
3. Date appointed for the Annual Meeting—January 20, 1943.
   Date of last Annual Meeting—January 21, 1942.

THE PROVIDENT INVESTMENT COMPANY—Continued

CONSTATING INSTRUMENTS

November 2nd, 1893—Letters Patent incorporating The Provident Investment and Mortgage Guarantee Company of Ontario, Limited.

November 2nd, 1899—Order-in-Council changing the Company's corporate name to The Provident Investment Company.

March 3rd, 1903—Certificate of Assent reducing the Capital Stock of the Company.

January 9th, 1912—Letters Patent removing Limitation of Borrowing Powers in the case of The Provident Investment Company under the provisions of The Loan Corporations Act, Revised Statutes of Ontario, 1897, Chapter 205.

March 31st, 1925—Order-in-Council reducing the Capital Stock of the Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario........................(b)	5,568 17	....	50 29	5,618 46	....
Saskatchewan..................(b)	1,167 10	59 02	4 64	1,230 76	....
Total (b)....................	6,735 27	59 02	54 93	6,849 22	Nil

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

Officers

President—W. J. Hastie
Vice-President—Hon. Leighton McCarthy, K.C.
Manager—G. H. Thompson
Secretary—B. V. Moore

Directors

H. C. Cox
R. A. Laidlaw
J. M. Macdonnell
J. A. McLeod
G. A. Morrow
Frank P. Wood
A. H. Cox
S. H. Logan
Frank McCarthy, K.C.
John L. C. McCarthy
Graham Morrow
W. J. Hastie
Hon. Leighton McCarthy, K.C.

Auditors—S. W. Eakins; C. E. H. Medhurst

Capital

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		$ 50,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 1,048,008 74	
(b) Leasehold land (including buildings)	40,000 00	
		1,088,008 74
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 81,076 82	
Second and subsequent mortgages	2,900 00	
Agreements for sale	26,166 76	
		110,143 58
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral: Principal		6,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 84,725 00	
(b) Provincial and Provincial Guaranteed	24,750 00	
(c) All other bonds	3,100 00	
		112,575 00
6. Book value of stocks	$ 1,910,267 37	
Accrued dividends thereon	30,192 00	
		1,940,459 37
7. Cash on hand		1,008 01
8. Cash on deposit with chartered banks in Canada		30,841 99
9. All other assets		7,432 08
Total Assets		$ 3,346,468 77

Liabilities

To the Public

1. Taxes other than taxes on real estate — Reserve for Government Taxes	$ 13,500 00
2. Dividends to shareholders declared and unpaid	40,000 00
Total	$ 53,500 00

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

To Shareholders

3. Paid-in capital	$ 2,000,000 00
4. Reserve fund	1,200,000 00
5. Balance of Profit and Loss Account	92,968 77
Total	$ 3,292,968 77
Total Liabilities	$ 3,346,468 77

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 1,704 36
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 5,928 05	
(b) Collateral loans	360 00	
(c) Bonds and debentures	2,842 81	
(d) Dividends on stocks	125,164 60	
		134,295 46
3. Profit on sale of securities and real estate		1,276 50
4. Agency fees and commissions earned		1,079 12
5. Net rents earned on real estate		64,484 31
6. All other revenue for the year		267 75
Total		$ 203,107 50

Expenditure

7. License fees and taxes other than taxes on real estate: Dominion		$ 12,000 00
8. All other expenses incurred:		
(a) Salaries	$ 20,980 32	
(b) Directors' fees	6,500 00	
(c) Auditors' fees	425 00	
(d) Legal fees	252 29	
(e) Travelling expenses	83 66	
(f) Printing and stationery	125 15	
(g) Advertising	2 71	
(h) Postage, telegrams, telephones and express	207 73	
(i) Miscellaneous	1,184 38	
		29,761 24
9. Net profit transferred to Profit and Loss Account		161,346 26
Total		$ 203,107 50

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 91,622 51
2. Amount transferred from Revenue Account	161,346 26
Total	$ 252,968 77
3. Dividends to shareholders declared during year	$ 160,000 00
4. Balance of account at 31st December, 1942	92,968 77
Total	$ 252,968 77

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.61%; (b) Collateral loans, 6.00%; (c) Bonds and debentures, 3.05%; (d) Stocks owned, 6.54%.
2. Fidelity Bonds on officers of the Corporation, $7,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) 21st January, 1942; (b) 1st April, 1942; (c) 2%.
   (a) 19th June, 1942; (b) 2nd July, 1942; (c) 2%.
   (a) 16th December, 1942; (b) 2nd October, 1942; (c) 2%.
   (a) 16th December, 1942; (b) 2nd January, 1943; (c) 2%.
4. Date appointed for the Annual Meeting—20th January, 1943.
   Date of last Annual Meeting—21st January, 1942.

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (December 29th, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (September 25th, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (March 30th, 1891) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council (April 2nd, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, chap. 150; R.S.O. 1887, chap. 157; R.S.O. 1914, chap. 184; R.S.O. 1927, chap. 223; R.S.O. 1937, chap, 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................(a)	60,678 34	534 64	3,127 69	....	64,340 67	3,959 51
Ontario................(b)	65,646 26	(Cr.) 134 39	291 04	....	65,802 91	....
Total (a)............	60,678 34	534 64	3,127 69	....	64,340 67	3,959 51
Total (b)............	65,646 26	(Cr.) 134 39	291 04	....	65,802 91	....
Grand Total............	126,324 60	400 25	3,418 73	....	130,143 58	3,959 51

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE BANKERS' TRUST COMPANY

Head Office, Montreal, Quebec

Officers

President—R. P. Jellett
Vice-Presidents—Ross Clarkson
G. T. Bogert
Manager—G. T. Bogert
Secretary—W. E. Bickley

Directors

R. P. Jellett
Ross Clarkson
J. F. Wilkes
G. T. Bogert
C. W. Ismay
J. A. Sutherland
W. E. Bickley
Jack Pembroke
G. G. W. Goodwin
Herbert Gilbert

Auditors—Riddell, Stead, Graham and Hutchison, C.A.

Capital

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—		
First mortgages	$ 229,020 00	
Interest due	1,823 71	
Interest accrued	2,231 74	
		$ 233,075 45
(See Schedule B)		
2. Book value of bonds, debentures and debenture stocks:—		
Government and Government Guaranteed:—		
Dominion and United Kingdom	$ 76,000 00	
Interest accrued	570 00	
		76,570 00
3. Book value of stocks		1 00
4. Cash on deposit with chartered banks in Canada, $25.00; elsewhere, $19,911.72		19,936 72
5. All other assets		442 51
Total Company Funds		$ 330,025 68

Estates, Trusts and Agency Funds

6. Unrealized assets and investments	$ 40,506 96	
7. Cash on hand and in banks	491 82	
		$ 40,998 78

Summary of Assets

Company Funds	$ 330,025 68
Estates, Trusts and Agency Funds	40,998 78
Grand Total of Assets	$ 371,024 46

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate	$	4,178 20
2. Other expenses due and accrued		125 00
3. Investment reserves		37,798 75
Total	$	42,101 95
To the Shareholders:		
4. Paid-in Capital	$	250,000 00
5. Balance of Profit and Loss Account		37,923 73
Total	$	287,923 73
Total Company Funds	$	330,025 68

Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	$	40,998 78

Summary of Liabilities

Company Funds	$	330,025 68
Estates, Trusts and Agency Funds		40,998 78
Grand Total of Liabilities	$	371,024 46

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—				
(a) Mortgages and agreements for sale	$	12,799 97		
(b) Bonds and debentures		2,280 00		
			$	15,079 97
2. Agency fees and commissions earned				4,212 54
Total			$	19,292 51

Expenditure

3. License fees and taxes other than taxes on real estate:—				
(a) Dominion	$	7,500 00		
(b) Provincial		353 57		
			$	7,853 57
4. All other expenses incurred:—				
(a) Directors' and Advisory Committee fees	$	40 00		
(b) Auditors' fees		195 00		
(c) Printing and stationery		5 20		
				240 20
5. Net profit transferred to Profit and Loss Account			$	11,198 74
Total			$	19,292 51

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	36,724 99
2. Amount transferred from Revenue Account		11,198 74
Total	$	47,923 73
3. Dividends to shareholders declared during year	$	10,000 00
4. Balance of account at 31st December, 1942		37,923 73
Total	$	47,923 73

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   18th February, 1942; 4% payable in quarterly instalments—March, June, September and December.
3. Date appointed for the Annual Meeting, Third Wednesday in February.
   Date of last Annual Meeting—18th February, 1942.

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII, chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5th George V, chap. 125, 5th March, 1915; 7th George V, chap. 102, 22nd December, 1916; 9th George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 George V, chap. 156, 4th June, 1920, to transact business therein as specified in Section 5 of the said Act, which enacts as follows:

> "(5) The company shall be limited in respect of all business relating to property and civil rights or provincial objects in the Province of Ontario, to the powers mentioned in the schedules to The Loan and Trust Corporations Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The company has a deposit in the Province of Ontario amounting to $50,000.00. Order-in-Council assented to August 23rd, 1934.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban		Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
		$ c.	$ c.	$ c.	$ c.	$ c.
British Columbia	(b)	29,000 00	....	309 01	29,309 01	....
Ontario	(b)	4,600 00	....	108 13	4,708 13	....
Quebec	(b)	195,420 00	1,823 71	1,814 60	199,058 31	....
Total	(b)	229,020 00	1,823 71	2,231 74	233,075 45	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO

Head Office, Stratford, Ontario

OFFICERS

President—HON. NELSON MONTEITH Vice-President—L. M. JOHNSTON
Manager, Secretary and Treasurer—W. H. GREGORY

DIRECTORS

HON. NELSON MONTEITH
L. M. JOHNSTON
W. H. GREGORY
DR. H. W. BAKER
C. E. MOORE
A. B. MANSON
DR. H. B. KENNER

Auditors—H. J. WELCH, F.C.A.; GORDON D. CAMPBELL, F.C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		$ 55,210 32
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 359,422 60	
(b) Held under power of sale, etc.	238,836 56	
		598,259 16
3. Amount secured by mortgages on real estate including:—		
First mortgages	$ 46,235 68	
Agreements for sale	577,423 27	
Interest due	1,066 87	
		624,725 82
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:— Dominion and United Kingdom	$ 8,028 90	
(b) Provincial and Provincial Guaranteed	8,000 00	
(c) Canadian municipalities, school districts and rural telephone companies	31,721 22	
		47,750 12
5. Book value of stocks		436,700 38
6. Cash on hand		23,299 41
7. Cash on deposit with chartered banks in Canada		131,384 71
8. Advances to estates, trusts, etc., under administration		5,489 10
9. All other assets		4,515 07
Total Company Funds		$ 1,927,334 09

Guaranteed Funds

9. Amount secured by mortgages on real estate including:—		
First mortgages	$ 2,998,510 49	
Interest due	14,181 31	
Interest accrued	37,179 00	
		$ 3,049,870 80

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

(See Schedule B)

10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 754,944 04		
Interest accrued	4,346 00		
		$ 759,290 04	
(b) Provincial and Provincial Guaranteed	$ 311,040 27		
Interest accrued	3,935 00		
		314,975 27	
(c) Canadian municipalities, school districts and rural telephone companies		112,378 09	
			1,186,643 40
11. Book value of Stocks			1,531,565 87
12. Cash on hand			36,312 46
13. Cash on deposit with chartered banks in Canada, $64,482.74; elsewhere, $46,115.66			110,598 40
Total Guaranteed Funds			$ 5,914,990 93

Estates, Trusts and Agency Funds

14. Unrealized assets	$ 330,250 10	
15. Investments	366,921 14	
16. Cash on hand and in banks	73,581 82	
		$ 770,753 06

Summary of Assets

Company Funds	$ 1,927,334 09
Guaranteed Funds	5,914,990 93
Estates, Trusts and Agency Funds	770,753 06
Grand Total of Assets	$ 8,613,078 08

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 8,979 82
2. Dividends to shareholders declared and unpaid	40,000 00
3. Investment reserves	325,000 00
4. All other liabilities	508 26
Total	$ 374,488 08

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	52,846 01
Total	$ 1,552,846 01
Total Company Funds	$ 1,927,334 09

Guaranteed Funds

8. Trust deposits		$ 2,473,780 07
9. General Guaranteed Funds	$ 3,405,490 76	
Interest due and accrued	35,720 10	
		$ 3,441,210 86
Total Guaranteed Funds		$ 5,914,990 93

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	$ 575,018 35	
11. Trusts and Agencies	190,245 61	
12. Due to Company Funds	5,489 10	
		$ 770,753 06

Summary of Liabilities

Company Funds	$ 1,927,334 09
Guaranteed Funds	5,914,990 93
Estates, Trusts and Agency Funds	770,753 06
Grand Total of Liabilities	$ 8,613,078 08

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 33,250 04	
(b) Bonds and debentures	1,354 74	
(c) Dividends on stocks	19,077 75	
(d) Bank deposits	278 20	
(e) Other interest earned	538 36	
		$ 54,499 09
2. Profit in guaranteed funds		85,334 70
3. Agency fees and commissions earned		6,622 54
4. Net rents earned on real estate		23,867 25
5. All other revenue for the year		1,506 26
Total		$ 171,829 84

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 9,000 00	
(b) Provincial	255 00	
(c) Municipal	609 00	
		$ 9,864 00
7. Commissions on loans and on sale of real estate		3,386 00
8. Amount transferred to Investment Reserve		30
9. All other expenses incurred:—		
(a) Salaries	$ 36,349 88	
(b) Directors' and Advisory Committee fees	5,919 00	
(c) Auditors' fees and votes of shareholders	4,300 00	
(d) Legal fees	292 94	
(e) Travelling expenses and inspections	92 00	
(f) Printing and stationery	1,771 53	
(g) Advertising	2,434 56	
(h) Postage, telegrams, telephones and express	1,709 02	
(i) Commission on sale of G.I. Certifiicates	1,707 05	
(j) Maintenance of office premises	3,532 76	
(k) Miscellaneous	15,132 72	
		73,241 46
10. Net profit transferred to Profit and Loss Account		85,338 08
Total		$ 171,829 84

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 47,507 93
2. Amount transferred from Revenue Account	85,338 08
Total	$ 132,846 01
3. Dividends to shareholders declared during year	$ 80,000 00
4. Balance of account at 31st December, 1942	52,846 01
Total	$ 132,846 01

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 2nd, 1942; (b) payable July 2nd, 1942; (c) Dividend of 4%.
    (a) December 7th, 1942; payable January 2nd, 1943; Dividend of 4%.
3. Date appointed for the Annual Meeting—Thursday, February 11th, 1943.
   Date of last Annual Meeting—Thursday, February 12th, 1942.
4. Amount of interest permanently capitalized during the year .... $ 46 50
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department ... 73,581 82
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:—
    Principal ... $ 8,800 00
    Interest ... 3,895 88
    —$ 12,695 88

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its named changed to The British Mortgage and Trust Corporation of Ontario.

The lending and the borrowing powers of the Company are derived from its Letters Patent and the above public general statute.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(a)	14,229 56				14,229 56	
Ontario..........(b)	676,486 95	1,369 17	1,066 87		678,922 99	
Guaranteed Funds						
Ontario..........(a)	114,844 00		2 25	3,178 00	118,024 25	
Ontario..........(b)	2,878,992 11	4,674 38	14,179 06	34,001 00	2,931,846 55	
Total......(a)	129,073 56		2 25	3,178 00	132,253 81	
Total......(b)	3,555,479 06	6,043 55	15,245 93	34,001 00	3,610,769 54	
Total.........	3,684,552 62	6,043 55	15,248 18	37,179 00	3,743,023 35	Nil

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEORGE T. FULFORD
Manager—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
F. H. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART
A. G. PARISH, K.C.
L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT
W. B. REYNOLDS

Auditors—PEAT, MARWICK, MITCHELL & CO., Hamilton, Ontario

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 49,395 87	
(b) Held under power of sale, etc		20,394 10	
			$ 69,789 97
2. Amount secured by mortgages on real estate including:—			
First mortgages		$ 482,048 15	
Agreements for sale		57,948 64	
Interest due		919 75	
Interest accrued		6,815 58	
			547,732 12
(See Schedule B)			
3. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 25,654 22		
Interest accrued	138 15		
		$ 25,792 37	
(b) Provincial and Provincial Guaranteed	$ 80,957 22		
Interest accrued	1,063 55		
		82,020 77	
(c) Canadian municipalities, school districts and rural telephone companies	$ 16,921 27		
Interest accrued	163 25		
		17,084 52	
			$ 124,897 66
4. Book value of stocks			36,371 84
5. Cash on hand			3,000 00
6. Cash on deposit with chartered banks in Canada			13,639 40
7. Advances to estates, trusts, etc., under administration			1,500 00
8. All other assets			5,317 05
Total Company Funds			$ 802,248 04

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:—			
First mortgages		$ 505,614 05	
Interest due		Cr. 107 87	
Interest accrued		7,719 11	
			$ 513,225 29
(See Schedule B)			
10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 81,342 69		
Interest accrued	711 66		
		$ 82,054 35	
(b) Provincial and Provincial Guaranteed	$ 105,048 16		
Interest accrued	1,376 71		
		106,424 87	
(c) Canadian municipalities, school districts and rural telephone companies	$ 48,128 87		
Interest accrued	333 40		
		48,462 27	
(d) All other bonds	$ 25,283 10		
Interest accrued	132 64		
		25,415 74	
			262,357 23
11. Cash on deposit with chartered banks in Canada			683 70
Total Guaranteed Funds			$ 776,266 22

Estates, Trusts and Agency Funds

12. Unrealized assets	$ 871,516 06	
13. Investments	171,190 37	
14. Cash on hand and in banks	44,370 57	
		$ 1,087,077 00

Summary of Assets

Company Funds	$ 802,248 04
Guaranteed Funds	776,266 22
Estates, Trusts and Agency Funds	1,087,077 00
Grand Total of Assets	$ 2,665,591 26

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 13,336 60
2. Dividends to shareholders declared and unpaid	6,250 27
3. Investment reserves	66,666 80
Total	$ 86,253 67
To the Shareholders:	
4. Paid-in Capital	$ 500,000 00
5. Reserve Fund	200,000 00
6. Balance of Profit and Loss Account	15,994 37
Total	$ 715,994 37
Total Company Funds	$ 802,248 04

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

7. Trust deposits		$ 490,923 60
8. General Guaranteed Funds	$ 281,300 00	
Interest due and accrued	4,042 62	
		$ 285,342 62
Total Guaranteed Funds		$ 776,266 22

Estates, Trusts and Agency Funds

9. Estates	$ 728,956 88	
10. Trusts and Agencies	356,620 12	
11. Due to Company Funds	1,500 00	
		$ 1,087,077 00

Summary of Liabilities

Company Funds	$ 802,248 04
Guranteed Funds	776,266 22
Estates, Trusts and Agency Funds	1,087,077 00
Grand Total of Liabilities	$ 2,665,591 26

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 31,263 40	
(b) Collateral loans	25 20	
(c) Bonds and debentures	4,945 69	
(d) Dividends on stocks	1,525 00	
		$ 37,759 29
2. Profit on sale of securities and real estate		78 45
3. Profit in guaranteed funds		23,050 94
4. Agency fees and commissions earned		7,296 57
5. All other revenue for the year		511 00
Total		$ 68,696 25

Expenditure

6. Interest incurred		$ 272 35
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 17,876 82	
(b) Provincial	175 00	
(c) Municipal	907 20	
		18,959 02
8. Commissions on loans and on sale of real estate		225 62
9. All other expenses incurred:—		
(a) Salaries	$ 13,241 46	
(b) Directors' and Advisory Committee fees	1,750 00	
(c) Auditors' fees	1,160 80	
(d) Legal fees	401 49	
(e) Rents	1,800 00	
(f) Travelling expenses	300 52	
(g) Printing and stationary	734 50	
(h) Advertising	220 72	
(i) Postage, telegrams, telephones and express	410 15	
(j) Commission on sale of G.I. Certificates	45 50	
(k) Maintenance of office premises	318 08	
(l) Miscellaneous	1,795 91	
		22,179 13
10. Net profit transferred to Profit and Loss Account		27,060 13
Total		$ 68,696 25

THE BROCKVILLE TRUST AND SAVINGS COMPANY—*Continued*

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	13,934 24
2. Amount transferred from Revenue Account		27,060 13
Total	$	40,994 37
3. Dividends to shareholders declared during year	$	25,000 00
4. Balance of account at 31st December, 1942		15,994 37
Total	$	40,994 37

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $21,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:—
   (a) March 31, 1942 ;(b) April 1, 1942; (c) 1¼%.
   (a) June 15, 1942; (b) July 2, 1942; (c) 1¼%.
   (a) September 14, 1942; (b) October 1, 1942; 1¼%.
   (a) December 14, 1942; (b) January 2, 1943; 1¼%.
3. Date appointed for the Annual Meeting—February 10th, 1943.
   Date of last Annual Meeting—February 12th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 15,850 00
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 1,883 26

CONSTATING INSTRUMENTS

Incorporated by declaration filed May 11th, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of "The Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 Vic., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1937, c. 257.

The lending and borrowing powers are derived from the above public General Acts.

By a Special Act of the Legislature of Ontario, 19 Geo. V, c. 130, the Company was granted the powers of a trust company and its authorized capital stock was increased from $500,000 to $1,000,000. Its name was changed to The Brockville Trust and Savings Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Company Funds						
Ontario..........(a)	37,222 37	....	184 35	544 95	37,951 67	....
Ontario..........(b)	501,811 04	963 38	735 40	6,270 63	509,780 45	....
Guaranteed Funds						
Ontario..........(a)	15,739 90	....	24 60	Cr. 246 26	15,961 56	....
Ontario..........(b)	489,871 60	2 55	83 27	Cr7,472 85	497,263 73	....
Total......(a)	52,962 27	....	159 75	791 21	53,913 23	....
Total......(b)	991,682 64	965 93	652 13	13,743 48	1,007,044 18	....
Total.........	1,044,644 91	965 93	811 88	14,534 69	1,060,957 41	Nil

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—F. GORDON OSLER
Vice-Presidents—E. D. GOODERHAM
CHARLES S. ROBERTSON

General Manager—T. D'ARCY LEONARD, K.C.
Secretary—WALTER F. WATKINS

DIRECTORS

F. GORDON OSLER
F. S. CORRIGAN
LEIGH M. MCCARTHY
E. D. GOODERHAM
JOHN R. LAMB
SAMUEL ROGERS, K.C.
CHARLES S. ROBERTSON
ROY L. WARREN
T. D'ARCY LEONARD, K.C.

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
D. MCK. MCCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Book value of real estate held for sale:			
Freehold land (including buildings)			$ 39.901 57
2. Amount secured by mortgages on real estate including:—			
First mortgages		$ 437,942 86	
Agreements for sale		86,761 53	
Interest due		3,105 99	
Interest accrued		1,786 06	
			529,596 44
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 38,598 65	
Interest due		176 06	
			38,774 71
4. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 377,067 95		
Interest accrued	2,618 31		
		$ 379,686 26	
(b) Provincial and Provincial Guaranteed	$ 158,970 24		
Interest accrued	1,142 46		
		160,112 70	
(c) All other bonds	$ 67,695 10		
Interest accrued	159 51		
		67,854 61	
			607,653 57
5. Book value of stocks			205,515 30
6. Cash on hand			10,504 48
7. Cash on deposit with Canada Permanent Mortgage Corporation			140,819 82
8. Advances to estates, trusts, etc., under administration			44,048 82
9. All other assets—Safety Deposit Boxes			40,230 44
Total Company Funds			$ 1,657 045 15

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—			
First mortgages		$ 760,709 33	
Interest due		1,530 57	
Interest accrued		6,855 00	
			$ 769,094 90

(See Schedule B)

11. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 56,636 80		
Interest accrued	380 88		
		$ 57,017 68	
(b) Provincial and Provincial Guaranteed	$ 25,693 65		
Interest accrued	318 11		
		$ 26,011 76	
(c) All other bonds	$ 11,638 69		
Interest accrued	114 79		
		11,753 48	
			94,782 92
12. Cash on deposit with Canada Permanent Mortgage Corporation			24,844 04
Total Guaranteed Funds			$ 888,721 86

Estates, Trusts and Agency Funds

13. Unrealized assets	$34,933,568 15	
14. Investments	17,556,692 39	
15. Cash on hand and in banks	2,775,728 88	
		$55,265,989 42

Summary of Assets

Company Funds	$ 1,657,045 15
Guaranteed Funds	888,721 86
Estates, Trusts and Agency Funds	55,265,989 42
Grand Total of Assets	$57,811,756 43

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 23,000 00
2. Dividends to shareholders declared and unpaid	15,000 00
3. Investment reserves	100,000 00
4. All other liabilities	400 00
Total	$ 138,400 00

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	400,000 00
7. Balance of Profit and Loss Account	118,645 15
Total	$ 1,518,645 15
Total Company Funds	$ 1,657,045 15

Guaranteed Funds

8. Specific Guaranteed Funds	$ 577,833 86	
Interest due and accrued	6,026 07	
		$ 583,859 93

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	$ 301,929 64	
Interest due and accrued	2,932 29	
		304,861 93
Total Guaranteed Funds		$ 888,721 86

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$55,221,940 60	
11. Due to Company Funds	44,048 82	
		$55,265,989 42

Summary of Liabilities

Company Funds	$1,657,045 15
Guaranteed Funds	888,721 86
Estates, Trusts and Agency Funds	55,265,989 42
Grand Total of Liabilities	$57,811,756 43

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 25,892 25	
(b) Collateral loans	2,223 47	
(c) Bonds and debentures	20,475 71	
(d) Dividends on stocks	9,552 00	
(e) Bank deposits	654 31	
(f) Other interest earned	524 75	
		$ 59,322 49
2. Profit on sale of securities		15,445 67
3. Profit in guaranteed funds		12,661 12
4. Agency fees and commissions earned		260,269 80
5. All other revenues for the year		17,489 40
6. Net rents from real estate held for sale		721 48
Total		$ 365,909 96

Expenditure

7. Loss on sale of real estate owned		$ 10,786 49
8. Amount by which ledger values of assets were written down		3,919 01
9. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 26,510 12	
(b) Provincial	803 41	
(c) Municipal	6,163 63	
		33,477 16
10. All other expenses incurred:—		
(a) Salaries	$ 160,063 98	
(b) Directors' and Advisory Committee fees	1,983 32	
(c) Auditors' fees	8,849 92	
(d) Legal fees	1,487 50	
(e) Rents	29,270 00	
(f) Travelling expenses	3,105 71	
(g) Printing and stationery	6,224 12	
(h) Advertising	4,161 39	
(i) Postage, telegrams, telephones and express	4,626 93	
(j) Miscellaneous	26,737 18	
		246,510 05
11. Net profit transferred to Profit and Loss Account		71,217 25
Total		$ 365,909 96

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	107,427 90
2. Amount transferred from Revenue Account		71,217 25
Total	$	178,645 15
3. Dividends to shareholders declared during year	$	60,000 00
4. Balance of account at 31st December, 1942		118,645 15
Total	$	178,645 15

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00 on any one person and covering all members of staff.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 18th, 1942; (b) April 1st, 1942; (c) 1½%.
   (a) June 3rd, 1942; (b) July 2nd, 1942; (c) 1½%.
   (a) September 11th, 1942; (b) October 1st, 1942; (c) 1½%.
   (a) December 2nd, 1942; (b) January 2nd, 1943; (c) 1½%.
3. Date appointed for the Annual Meeting—January 29th, 1943.
   Date of last Annual Meeting—January 30th, 1942.

4. Amount of interest permanently capitalized during the year	$	86 86
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation		2,530,433 15
6. Amount of Company own Guaranteed Investment Receipts *due* and unpaid		2,594 72

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of the Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act. R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario..............(a)	1,450 00	....	22 50	5 75	1,478 25	....
Ontario..............(b)	255,357 27	3,237 01	Cr. 100 70	670 31	259,163 89	20,383 42
Oxford County (Ont.. (a)	13,775 00	....	....	101 18	13,876 18	....
Oxford County (Ont.)(b)	24,200 00	....	21 31	363 51	24,584 82	....
Brant County (Ont.). (b)	45,627 50	....	144 60	408 65	46,180 75	....
Manitoba...........(b)	29,206 25	76 05	212 47	39 38	29,534 15	....
British Columbia....(b)	26,475 54	....	250 35	....	26,725 89	....
New Brunswick......(b)	15,563 52	....	3 56	43 25	15,610 33	....
Alberta..............(a)	13,298 38	1,114 72	392 53	41 50	14,847 13	1,097 80
Alberta..............(b)	1,085 25	....	....	15 20	1,100 45	....
Saskatchewan........(a)	820 79	....	118 74	4 84	944 37	....
Saskatchewan........(b)	38,214 39	175 06	433 34	33 49	38,856 28	....
Nova Scotia.........(a)	9,383 91	....	365 67	....	9,749 58	....
Nova Scotia.........(b)	48,707 93	71 30	1,241 62	59 00	50,079 85	....
Totals.........(a)	38,728 08	1,114 72	899 44	153 27	40,895 51	1,097 80
(b)	484,437 65	3,559 42	2,206 55	1,632 79	491,836 41	20,383 42
Grand Total.....	523,165 73	4,674 14	3,105 99	1,786 06	532,731 92	21,481 22
Less Investment Reserves..........(b)	3,135 48	....	....	....	3,135 48	....
Net Total.......	520,030 25	4,674 14	3,105 99	1,786 06	529,596 44	21,481 22
Guaranteed Funds Ontario.......... (b)	757,842 72	2,866 61	1,530 57	6,855 00	769,094 90	2,033 52

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
President—M. AYLSWORTH
Vice-President—J. W. HOBBS
General Hanager—M. AYLSWORTH
Secretary—D. MCEACHERN
Treasurer—C. J. CLARKE

DIRECTORS

COL. I. LEONARD, D.S.O.
M. AYLSWORTH
J. W. HOBBS
A. R. BARTLET, K.C.
C. J. CLARKE
H. E. COCHRAN
R. H. CRONYN
J. B. DAVIDSON, K.C.
W. H. GARDNER
G. F. LAING
J. E. MCCONNELL
D. MCEACHERN
J. J. MCHALE
J. M. RIDDELL, K.C.
S. J. SMITH
BRIGADIER A. C. SPENCER
E. A. WILSON
F. P. DAWSON, K.C.

Auditors—HENRY BARBER, MAPP AND MAPP, C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (11,000 shares of $100.00 each)		$ 1,100,000 00
Amont subscribed		1,048,900 00
Amount paid in cash:		
On $986,900 stock fully called	$ 986,900 00	
On $52,000 stock 25% called	13,000 00	
On $10,000 stock 1% called	100 00	
		1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Book value of real estate held for sale:—		
Freehold land (including buildings)		$ 133,347 20
2. Amount secured by mortgages on real estate including:—		
First mortgages	$ 1,115,846 42	
Agreements for sale	88,821 35	
		1,204,667 77
(See Schedule B)		
3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	$ 2,205 58	
Interest accrued	44 37	
		2,249 95
4. Book value of bonds, debentures and debenture stocks:—		
Government and Government Guaranteed:—		
Dominion and United Kingdom		189,484 02
5. Cash on hand		37,735 58
6. Cash on deposit with chartered banks in Canada, $63,219.76; elsewhere, $37,590.26		100,810 02
7. Advances to estates, trusts, etc., under administration		95,935 00
Total Company Funds		$ 1,764,229 54

Guaranteed Funds

8. Amount secured by mortgages on real estate including:—		
First mortgages	$ 5,189,415 94	
Agreements for sale	104,064 67	
Interest due	44,616 84	
Interest accrued	75,077 21	
		$ 5,413.174 66

(See Schedule B)

THE CANADA TRUST COMPANY—Continued

9. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 54,066 65	
Interest due		121 81	
Interest accrued		668 32	
			$ 54,856 78
10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 1,321,900 88		
Interest accrued	7,173 38		
		$ 1,329,074 26	
(b) Provincial and Provincial Guaranteed	$ 243,145 93		
Interest accrued	2,961 55		
		246,107 48	
(c) Canadian municipalities, school districts and rural telephone companies	$ 184,973 07		
Interest due	7,338 74		
		192,311 81	
			1,767,493 55
11. Cash on deposit with chartered banks in Canada, $161,999.21; elsewhere, $31,859.77			193,858 98
Total Guaranteed Funds			$ 7,429,383 97

Estates, Trusts and Agency Funds

12. Unrealized assets	$21,388,016 55	
13. Investments	8,054,751 54	
14. Cash on hand and in banks	1,269,799 28	
		$30,712,567 37

Summary of Assets

Company Funds	$ 1,764,229 54
Guaranteed Funds	7,429,383 97
Estates, Trusts and Agency Funds	30,712,567 37
Grand Total of Assets	$39,906,180 88

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 37,000 00
2. Dividends to shareholders declared and unpaid	30,000 00
3. Provision for Officers Pension Fund	20,488 00
Total	$ 87,488 00
To the Shareholders:	
4. Paid-in Capital	$ 1,000,000 00
5. Reserve Fund	600,000 00
6. Balance of Profit and Loss Account	76,741 54
Total	$ 1,676,741 54
Total Company Funds	$ 1,764,229 54

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		$ 3,101,506 36
8. Specific Guaranteed Funds	$ 162,000 00	
Interest due and accrued	3,037 50	
		165,037 50
9. General Guaranteed Funds	$ 4,123,015 06	
Interest due and accrued	39,825 05	
		4,162,840 11
Total Guaranteed Funds		$ 7,429,383 97

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$30,616,632 37	
11. Due to Company Funds	95,935 00	
		$30,712,567 37

Summary of Liabilities

Company Funds	$ 1,764,229 54
Guaranteed Funds	7,429,383 97
Estates, Trusts and Agency Funds	30,712,567 37
Grand Total of Liabilities	$39,906,180 88

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 72,300 56	
(b) Collateral loans	254 26	
(c) Bonds and debentures	6,394 79	
(d) Bank deposits	53 70	
(e) Other interest earned	2,076 12	
		$ 81,079 43
2. Profit on sale of securities and real estate		1,931 16
3. Profit in guaranteed funds		125,465 82
4. Agency fees and commissions earned		205,491 91
5. All other revenue for the year		23,318 21
Total		$ 437,286 53

Expenditure

6. Amount by which ledger values of assets were written down		$ 400 48
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 36,093 38	
(b) Provincial	1,335 93	
(c) Municipal	2,653 46	
		40,082 77
8. Amount transferred to Investment Reserves		30,000 00
9. All other expenses incurred:—		
(a) Salaries	$ 189,528 64	
(b) Directors' and Advisory Committee fees	10,882 50	
(c) Auditors' fees	8,269 08	
(d) Legal fees	537 17	
(e) Rents	35,565 00	
(f) Travelling expenses	2,223 08	
(g) Printing and stationery	3,392 17	
(h) Advertising	7,271 48	
(i) Postage, telegrams and telephones	3,833 07	
(j) Miscellaneous	40,330 56	
		301,832 75
10. Net profit transferred to Profit and Loss Account		64,970 53
Total		$ 437,286 53

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	71,771 01
2. Amount transferred from Revenue Account		64,970 53
Total	$	136,741 54
3. Dividends to shareholders declared during year	$	60,000 00
4. Balance of account at 31st December, 1942		76,741 54
Total	$	136,741 54

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000—in case of default of any individual member.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 15th, 1942; (b) July 2nd, 1942; (c) 3%.
    (a) December 15th, 1942; (b) January 2nd ,1943; (c) 3%.
3. Date appointed for the Annual Meeting—February 10th, 1943.
   Date of last Annual Meeting—February 11th, 1942.
4. Amount of interest permanently capitalized during the year ..... $ 84 60
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid ..... $ 69,272 00

CONSTATING INSTRUMENTS

1894—57-58 Victoria, Chapter 115, Canada—An Act incorporating The General Trust Corporation of Canada.

1899—62-63 Victoria, Chapter 111, Canada—An Act changing the name of The General Trust Corporation of Canada to The Canada Trust Company and authorizing certain investments of funds other than trust funds, and authorizing an increase of capital subject to certain limitations.

1922—12-13 Geo. V, Chapter 67, Canada—An Act increasing the Company's board of directors from 9 to 21 and authorizing the Company to receive money on deposit.

1930—January 21st—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Consolidated Trusts Corporation.

1938—April 9th.—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Community Trusts Corporation.

The powers of the Company are defined by sections of the incorporating Act, which powers are (Section 4) to be deemed subject to the laws of the Province.

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	154,482 92	1,205 28	1,546 73	4,291 18	161,526 11	2,488 60
Ontario (b)	541,388 71	10,474 91	4,094 59	5,199 26	561,157 47	4,410 12
Quebec (b)	124,205 17	3,134 14	2,144 11	1,283 53	130,766 95	15,782 00
Saskatchewan (a)	202,149 53	8,130 23	11,461 77	6,897 49	228,639 02	20,688 00
Saskatchewan (b)	26,800 00	....	....	264 33	27,064 33	....
Alberta (a)	211,121 83	10,945 08	34,596 88	10,013 27	266,677 06	14,467 00
British Columbia (b)	50,000 80	5 00	269 93	419 44	50,695 17	....
Total (a)	567,754 28	20,280 59	47,605 38	21,201 94	656,842 19	37,643 60
(b)	742,394 68	13,614 05	6,508 63	7,166 56	769,683 92	20,192 12
Guaranteed Funds:						
Ontario (a)	31,887 30	....	808 40	730 73	33,426 43	....
Ontario (b)	2,790,939 66	71,506 15	19,503 31	41,981 68	2,923,930 80	85,577 83
Quebec (b)	2,274,069 02	18,175 14	23,819 29	30,694 68	2,346,758 13	68,494 00
British Columbia (b)	104,698 42	2,204 92	485 84	1,670 12	109,059 30	....
Total (a)	31,887 30	....	808 40	730 73	33,426 43	....
Total (b)	5,169,707 10	91,886 21	43,808 44	74,346 48	5,379,748 23	154,071 83
Total Guaranteed Funds	5,201,594 40	91,886 21	44,616 84	75,077 21	5,413,174 66	154,071 83
Total Company Funds	1,310,148 96	33,894 64	54,114 01	28,368 50	1,426,526 11	57,835 72

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

Officers

President—T. D'Arcy McGee, K.C. General Manager—E. L. Parent
Vice-Presidents—Alph. E. Provost; Chas. H. Labarge; W. J. Hussey; M. W. Hackett
Secretary—James J. Lyons

Directors

J. J. McFadden
W. H. Poupore
A. J. Major
Hon. J. J. Donnelly
J. A. Labarge
J. J. McCann, M.D., M.P.
James A. Kennedy
Col. A. E. Kirkpatrick
Col. D. R. Street
M. A. Mahoney
E. L. Parent
James J. Lyons
Joseph McDonough

Auditors—Edwards, Morgan and Company

Capital

Amount of Capital Stock authorized (20,000 shares of $100.00 each)		$ 2,000,000 00
Amount subscribed		959,200 00
Amount paid in cash:		
On $873,400.00 stock fully called	$ 873,400 00	
On $28,800.00 stock (partly paid)	12,068 55	
		885,468 55

On 9,022 shares subscribed 8,734 are fully paid and 288 have varying amounts totalling $12,068.55 paid in on them. 570 subscribed shares have had nothing whatever paid upon them. The Company has not indicated the amount "called" on its shares. It advises that no formal call has ever been made upon its shares.

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises site			$ 60,000 00
2. Book value of real estate held for sale:—			
(a) Freehold land (including buildings)		$ 371,910 35	
(b) Leasehold land (including buildings)		16,785 90	
			388,696 25
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 135,450 70	
Agreements for sale		210,896 92	
Interest due		1,406 12	
Interest accrued		2,771 94	
			350,525 68
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 17,331 06	
Interest due		76 15	
			17,407 21
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 69,624 14		
Interest accrued	534 93		
		$ 70,159 07	
(b) Provincial and Provincial Guaranteed	$ 204,619 75		
Interest accrued	1,597 59		
		206,217 34	
(c) Canadian municipalities, school districts and rural telephone companies	$ 74,452 65		
Interest accrued	1,164 60		
		75,617 25	
(d) All other bonds	$ 8,400 09		
Interest accrued	38 12		
		8,438 21	
			360,431 87

CAPITAL TRUST COMPANY, LIMITED—Continued

6. Cash on hand	$ 27,101 24
7. Cash on deposit with chartered banks in Canada	17,350 99
8. Advances to estates, trusts, etc., under administration	3,011 48
9. All other assets	22,789 62
Total Company Funds	$ 1,247,314 34

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—			
First mortgages		$ 3,314,458 88	
Interest due		20,826 28	
Interest accrued		36,893 96	
			$ 3,372,179 12
(See Schedule B)			
11. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 7,804 25	
Interest due		39 36	
			7,843 61
12. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 338,565 41		
Interest accrued	2,216 32		
		$ 340,781 73	
(b) Provincial and Provincial Guaranteed	$ 1,586,305 60		
Interest accrued	11,928 02		
		1,598 233 62	
			1,939,015 35
13. Cash on hand			56,547 19
14. Cash on deposit with chartered banks in Canada, $107,904.14; elsewhere, $988.11			108,892 25
Total Guaranteed Funds			$ 5,484,477 52

Estates, Trusts and Agency Funds

15. Unrealized assets	$ 5,691,386 14	
16. Investments	3,096,734 84	
17. Cash on hand and in banks	249,166 85	
		$ 9,037,287 83

Summary of Assets

Company Funds	$ 1,247,314 34
Guaranteed Funds	5,484,477 52
Estates, Trusts and Agency Funds	9,037,287 83
Grand Total of Assets	$15,769,079 69

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 6,135 04
2. Dividends to shareholders declared and unpaid	8,854 58
3. Investment reserves	31,841 40
4. All other liabilities	18,916 74
Total	$ 65,747 76

To the Shareholders:

5. Paid-in Capital	$ 885,468 55
6. Reserve Fund	160,000 00
7. General Contingency Reserve	127,000 00
8. Balance of Profit and Loss Account	9,098 03
Total	$ 1,181,566 58
Total Company Funds	$ 1,247,314 34

CAPITAL TRUST COMPANY, LIMITED—Continued

Guaranteed Funds

9. Trust Savings Accounts		$ 1,924,801 12
10. Specific Guaranteed Funds	$ 3,549,517 55	
Interest due and accrued	10,158 85	
		3,559,676 40
Total Guaranteed Funds		$ 5,484,477 52

Estates, Trusts and Agency Funds

11. Estates	$ 9,034,276 35	
12. Due to Company Funds	3,011 48	
		$ 9,037,287 83

Summary of Liabilities

Company Funds	$ 1,247,314 34
Guaranteed Funds	5,484,477 52
Estates, Trusts and Agency Funds	9,037,287 83
Grand Total of Liabilities	$15,769,079 69

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 637 99
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 17,794 97	
(b) Collateral loans	884 13	
(c) Bonds and debentures	9,640 83	
(d) Other interest earned	4,449 56	
		32,769 49
3. Profit on sale of securities and real estate		12,189 70
4. Profit in guaranteed funds		75,745 57
5. Agency fees and commissions earned		60,771 47
6. All other revenue for the year		20,619 26
Total		$ 202,733 48

Expenditure

7. Loss on sale of securities and real estate owned		$ 21,050 90
8. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 10,227 95	
(b) Provincial	839 46	
(c) Municipal	3,557 40	
		14,624 81
9. Commissions on loans and on sale of real estate		4,392 79
10. All other expenses incurred:—		
(a) Salaries	$ 95,136 80	
(b) Directors' and Advisory Committee fees	2,230 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	3,160 66	
(e) Rents	12,771 25	
(f) Travelling expenses	1,670 71	
(g) Printing and stationery	4,737 31	
(h) Advertising	5,560 25	
(i) Postage, telegrams, telephones and express	3,231 20	
(j) Maintenance of Office Premises	143 80	
(k) Miscellaneous	15,662 53	
		146,804 51
11. Net profit transferred to Profit and Loss Account		15,860 47
Total		$ 202,733 48

CAPITAL TRUST COMPANY, LIMITED—*Continued*

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	5,092 14
2. Amount transferred from Revenue Account		15,860 47
Total	$	20,952 61
3. Dividends to shareholders declared during year	$	8,854 58
4. Amount transferred to Officers' Pension and Retirement Fund payable to Receiver General of Canada		3,000 00
5. Balance of account at 31st December, 1942		9,098 03
Total	$	20,952 61

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December 15th, 1942; (b) March 1st, 1943; (c) $1.00 per share.
3. Date appointed for the Annual Meeting—February 18th, 1943.
   Date of last Annual Meeting—February 17th, 1942.
4. Amount of interest permanently capitalized during the year $ 1,301 60
5. Amount belonging to Estates, Trusts and Agency Funds on deposit in Guaranteed Funds Department 119,446 52

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by Special Act of the Parliament of Canada (2 Geo. V, c. 81).

Registered on the Trust Companies' register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (b)	268,776 44	297 69	1,325 92	2,030 33	272,430 38	
Ontario (a)	10,199 91	91 35		233 85	10,525 11	
Quebec (b)	63,310 35	393 13	80 20	458 46	64,242 14	288 26
Saskatchewan (b)	3,278 75			49 30	3,328 05	
Guaranteed Funds:						
Ontario (b)	2,899,263 85	11,978 31	7,833 84	33,663 66	2,952,739 66	
Ontario (a)	8,350 00			64 74	8,414 74	
Quebec (b)	343,042 00	3,694 72	12,992 44	2,559 83	362,288 99	68,933 82
Quebec (a)	7,230 00			61 92	7,291 92	
Alberta (b)	40,000 00			536 35	40,536 35	
Saskatchewan (b)	900 00			7 46	907 46	
Total (a)	25,779 91	91 35		360 51	26,231 77	
Total (b)	3,618,571 39	16,353 85	22,232 40	39,305 39	3,696,473 03	69,222 08
Grand Total	3,644,351 30	16,455 20	22,232 40	39,665 90	3,722,704 80	69,222 08

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

Officers

President—Rolph R. Corson
Vice-Presidents—John J. Gibson, LL.D.
Col. K. R. Marshall, C.M.G., D.S.O.
Manager—John J. Gibson, LL.D.
Secretary—E. W. McNeil

Directors

Rolph R. Corson
John J. Gibson, LL.D.
Col. K. R. Marshall, C.M.G., D.S.O.
Stewart G. Bennett
Lieut.-Col. John H. Chipman, M.C., V.D.
A. L. Ellsworth
Alex. B. Gordon
C. G. Greenshields, K.C.
Gordon C. Leitch
John D. Hayes
J. Maitland Macintosh, K.C.
J. A. Martin
Frank McLaughlin
Norman J. McLean
Gordon McMillan, K.C.
E. K. Reiner
J. A. Scythes
Norman C. Urquhart
L. F. Winchell

Auditors—Harvey A. Lever, C.A.; J. Frank Hoskin, C.A.

Capital

Amount of Capital Stock authorized (25,000 shares of $100.00 each)	$ 2,500,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises				$ 292,596 67
2. Book value of real estate held for sale:				
Freehold land (including buildings)				32,403 72
3. Amount secured by mortgages on real estate including:—				
First mortgages			$ 233,149 35	
Agreements for sale			4,836 21	
Interest due			362 50	
Interest accrued			3,071 83	
				241,419 89
(See Schedule B)				
4. Amount of loans secured by stocks, bonds and other collateral:—				
Principal			$ 201,773 21	
Interest accrued			503 75	
				202,276 96
5. Book value of bonds, debentures and debenture stocks:—				
(a) Government and Government Guaranteed:—				
Dominion and United Kingdom		$ 52,546 40		
Interest accrued		259 40		
			$ 52,805 80	
(b) Provincial and Provincial Guaranteed		$ 1,805 69		
Interest accrued		47 70		
			1,853 39	
(c) Canadian municipalities, school districts and rural telephone companies		$ 123,767 65		
Interest due	$9,155 63			
Interest accrued		2,141 39		
			125,909 04	
(d) All other bonds		$ 259,400 20		
Interest due	$9,640 00			
Interest accrued		3,484 15		
			262,884 35	
				443,452 58
6. Book value of stocks			$ 99,853 61	
Accrued dividends thereon			773 29	
				100.626 90

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

7. Cash on hand	$ 1,915 00
8. Cash on deposit with chartered banks in Canada, $54,356.49; elsewhere, $181.98	54,538 47
9. Advances to estates, trusts, etc., under administration	42,706 85
10. Accrued fees and charges for administering estates	14,244 16
11. All other assets	4,036 84
Total Company Funds	$ 1,430,218 04

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages		$ 502,142 44	
Interest due		148 10	
Interest accrued		5,722 90	
			$ 508,013 53
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 408,430 00	
Interest accrued		3,098 56	
			411,528 56
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 1,397,967 45		
Interest accrued	10,906 56		
		$ 1,408,874 01	
(b) Provincial and Provincial Guaranteed	$ 774,866 37		
Interest accrued	5,281 53		
		780,147 90	
(c) Canadian municipalities, school districts and rural telephone companies	$ 475,274 64		
Interest accrued	4,743 89		
		480,018 53	
(d) All other bonds	$ 110,142 52		
Interest accrued	1,382 22		
		111,524 74	
			$2,780,565 18
15. Cash on hand			7,000 00
16. Cash on deposit with chartered banks in Canada			153,683 83
Total Guaranteed Funds			$ 3,860,791 10

Estates, Trusts and Agency Funds

17. Unrealized assets	$15,566,283 10	
18. Investments	6,551,647 79	
19. Cash on hand and in banks	754,687 11	
		$22,872,618 00

Summary of Assets

Company Funds	$ 1,430,218 04
Guaranteed Funds	3,860,791 10
Estates, Trusts and Agency Funds	22,872,618 00
Grand Total of Assets	$28,163,627 14

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 27,700 43
2. Dividends to shareholders declared and unpaid	10,000 00
3. Other expenses due and accrued	26,899 06
4. All other liabilities	7,301 36
Total	$ 71,900 85

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

To the Shareholders:		
5. Paid-in Capital		$ 1,000,000 00
6. Reserve Fund		250,000 00
7. Balance of Profit and Loss Account		108,317 19
Total		$ 1,358,317 19
Total Company Funds		$ 1,430,218 04

Guaranteed Funds

8. Trust deposits		$ 3,340,016 20
9. Specific Guaranteed Funds	$ 412,951 44	
Interest due and accrued	969 52	
		413,920 96
10. General Guaranteed Funds		106,853 94
Total Guaranteed Funds		$ 3,860,791 10

Estates, Trusts and Agency Funds

11. Estates	$ 9,187,231 65	
12. Trusts and Agencies	13,642,679 50	
13. Due to Company Funds	42,706 85	
		$22,872,618 00

Summary of Liabilities

Company Funds	$ 1,430,218 04
Guaranteed Funds	3,860,791 10
Estates, Trusts and Agency Funds	22,872,618 00
Grand Total of Liabilities	$28,163,627 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 16,270 36	
(b) Collateral loans	10,888 86	
(c) Bonds and debentures	33,686 03	
(d) Dividends on stocks	6,404 66	
(e) Bank deposits	175 55	
(f) Other interest earned	10,054 02	
		$ 77,479 48
2. Profit on sale of securities and real estate		7,960 52
3. Amounts received on assets previously written down		19,296 63
4. Profit in guaranteed funds		65,574 10
5. Agency fees and commissions earned		356,404 80
6. All other revenue for the year		5,860 64
Total		$ 532,576 17

Expenditure

7. Interest incurred		$ 7,236 79
8. Loss on sale of securities and real estate owned		12,646 14
9. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 47,082 66	
(b) Provincial	1,508 76	
(c) Municipal	5,995 68	
		54,587 10
10. Commissions on loans and on sale of real estate		24,489 18
11. Amount transferred to Investment Reserves		17,087 11
Paid on account of goodwill of business acquired—Montreal		5,049 04

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

12. All other expenses incurred:—		
(a) Salaries	$ 265,103 74	
(b) Directors' and Advisory Committee fees	5,085 20	
(c) Auditors' fees	4,750 00	
(d) Legal fees	549 52	
(e) Rents	7,368 00	
(f) Travelling expenses	1,469 11	
(g) Printing and stationery	8,568 75	
(h) Advertising	5,961 15	
(i) Postage, telegrams, telephones and express	6,084 70	
(j) Maintenance of Office Premises	16,850 23	
(k) Miscellaneous	37,314 01	
		$ 359,104 41
13. Net profit transferred to Profit and Loss Account		52,376 40
Total		$ 532,576 17

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 89,530 40
2. Amount transferred from Revenue Account	52,376 40
3. Amount reserved for Provincial Taxes re 1941, not required	6,410 39
Total	$ 148,317 19
4. Dividends to shareholders declared during year	$ 40,000 00
5. Balance of account at 31st December, 1942	108,317 19
Total	$ 148,317 19

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 20th, 1941; (b) January 2nd, 1942; (c) 1%.
   (a) February 19th, 1942; (b) April 1st, 1942; (c) 1%.
   (a) May 21st, 1942; (b) July 2nd, 1942; (c) 1%
   (a) September 10th, 1942; (b) October 1st, 1942; (c) 1%.

3. Date appointed for the Annual Meeting—February 25th, 1943.
   Date of last Annual Meeting—February 19th, 1942.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 6,795 21
The aggregate amount of instalments of principal in arrears	4,155 00
The amount of interest due and unpaid, whether capitalized or not	659 79
The amount of interest on such loans taken credit for in the Revenue Account for the year	473 20

5. Amount of contingent liability not shown as direct debts in the foregoing statement—The Company has a contingent Liability under its Guarantee of Titles to Land given when the Company was issuing Guarantee of Titles. This business was discontinued 27 years ago and no claim has been made during that time, and the outstanding Guarantees of Titles are constantly diminishing in number through expiration. The Liability at the worst is only nominal.

6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	$ 639,785 26

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

CONSTATING INSTRUMENTS

The Company was incorporated by Act of Parliament of Canada, Chap. 162, 4-5 Edward VII, assented to 20th July, 1905, under the name of The Title and Trust Company with powers to carry on a general Trust Company business and also title insurance.

By Act of the Legislature of the Province of Ontario, Chap. 118, 7 Edward VII, 1907, assented to April 20, 1907, the Company was empowered to register under the Ontario Insurance Act and under the Loan Corporation Act of the Province.

April 18th, 1914, Amendment to Charter and by further Act of the Parliament of Canada, Chap. 70, 5 George V, assented to April 8th, 1915, the name of the Company was changed from The Title and Trust Company to Chartered Trust and Executor Company, the business of title insurance having been discontinued.

By further Act of the Parliament of Canada, Chap. 98, 9-10 George V, assented to July 7th, 1919, the Company was empowered to acquire the business of any other Company and to sell and dispose of its own business. (The last mentioned Act was preliminary to the acquisition of Guardian Trust Company, Limited.)

By Act of the Parliament of Canada, Chap. 75, 19-20 George V, assented to May 1st, 1929, the capital stock of the Company was increased to $2,500,000.00.

By Act of the Legislature of the Province of Quebec, 25-26, George V, Chapter 150, the Company acquired the business of Quebec Savings and Trust Company on March 23rd, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario........................(a)	15,978 09	....	486 72	16,464 81	....
Ontario........................(b)	256,442 14	362 50	2,585 11	259,389 75	6,547 89
Guaranteed Funds:					
Ontario........................(a)	23,225 00	....	385 36	23,610 36	....
Ontario........................(b)	478,917 44	148 10	5,337 63	484,403 17	....
Total....................(a)	39,203 09	....	872 08	40,075 17	....
Total....................(b)	735,359 58	510 60	7,922 74	743,792 92	6,547 89
Total......................	774,562 67	510 60	8,794 82	783,868 09	6,547 89

CROWN TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. W. STEELE Vice-President and Managing Director—IRVING P. REXFORD
Vice-President—W. RALPH SALTER, K.C.
Assistant General Manager—W. HESPELER JACKSON
Assistant General Manager and Secretary—JAMES G. MCKAY

DIRECTORS

R. W. STEELE
IRVING P. REXFORD
W. RALPH SALTER, K.C.
LT.-COL. GERALD W. BIRKS
F. WILSON FAIRMAN
W. A. EDEN
ARTHUR LYMAN
J. A. MANN, K.C.
LT.-COL. W. P. O'BRIEN
JOHK I. RANKIN
MAJ.-GEN. JAMES G. ROSS, C.M.G.
DR. JOHN W. ROSS
ARNOLD WAINWRIGHT, K.C.
P. R. WALTERS
ARTHUR B. WOOD
ARTHUR H. CAMPBELL
F. J. CAMPBELL
R. C. BERKINSHAW
H. JASPER HUMPHREY

Auditors—P. S. ROSS & SONS, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 392,492 33
2. Book value of real estate held for sale:			
Freehold land (including buildings)			41,303 85
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 326,520 43	
Interest due		337 61	
Interest accrued		3,520 16	
			330,378 20
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— Principal			107,800 00
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 109,835 00		
Interest accrued	275 00		
		$ 110,110 00	
(b) Provincial and Provincial Guaranteed	$ 123,720 00		
Interest due	375 00		
		124,095 00	
			234,205 00
6. Book value of stocks			67,573 74
7. Cash on hand			12,217 72
8. Cash on deposit with chartered banks in Canada, $165,466.18; elsewhere, $12,108.64			177,574 82
9. Advances to estates, trusts, etc., under administration			76,000 00
10. All other assets			14,711 22
Total Company Funds			$ 1,454,256 88

CROWN TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages		$ 331,175 00	
Interest due		483 55	
Interest accrued		4,321 28	
			$ 335,979 83
(See Schedule B)			
12. Amount of loan, secured by stocks, bonds and other collateral:—			
Principal		$ 329,154 06	
Interest due		101 32	
			329,255 38
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 528,437 50		
Interest accrued	3,381 87		
		$ 531,819 37	
(b) Provincial and Provincial Guaranteed	$ 222,195 00		
Interest accrued	769 58		
		222,964 58	
			754,783 95
14. Cash on deposit with chartered banks in Canada			349,649 16
Total Guaranteed Funds			$ 1,769,668 32

Estates, Trusts and Agency Funds

15. Unrealized assets and Investments	$38,847,744 01	
16. Cash on hand and in banks	433,708 32	
		$39,281,452 33

Summary of Assets

Company Funds	$ 1,454,256 88
Guaranteed Funds	1,769,668 32
Estates, Trusts and Agency Funds	39,281,452 33
Grand Total of Assets	$42,505,377 53

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 9,251 59
2. Other expenses due and accrued	3,293 91
Total	$ 12,545 50

To the Shareholders:

3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	400,000 00
5. Balance of Profit and Loss Account	41,711 38
Total	$ 1,441,711 38
Total Company Funds	$ 1,454,256 88

Guaranteed Funds

6. Trust deposits	$ 1,725,668 32
7. Specific Guaranteed Funds	44,000 00
Total Guaranteed Funds	$ 1,769,668 32

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$39,205,452 33	
9. Due to Company Funds	76,000 00	
		$39,281,452 33

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	$ 1,454,256 88
Guaranteed Funds	1,769,668 32
Estates, Trusts and Agency Funds	39,281,452 33
Grand Total of Liabilities	$42,505,377 53

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 21,571 82	
(b) Collateral loans	11,025 41	
(c) Bonds and debentures	7,050 00	
(d) Dividends on stocks	3,710 00	
		$ 43,357 23
2. Profit on sale of securities and real estate		2,704 55
3. Profit in guaranteed funds		25,909 12
4. Agency fees and commissions earned		119,618 84
5. All other revenue for the year		8,034 46
Total		$ 199,624 20

Expenditure

6. Interest incurred		$ 1,992 73
7. Amount by which ledger values of assets were written down		2,128 00
8. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 16,626 59	
(b) Provincial	2,495 67	
(c) Municipal	1,544 59	
		20,666 85
9. All other expenses incurred:—		
(a) Salaries	$ 87,126 37	
(b) Directors' and Advisory Committee fees	4,840 00	
(c) Auditors' fees	2,250 00	
(d) Legal fees	101 55	
(e) Rents	1,800 00	
(f) Travelling expenses	1,017 02	
(g) Printing and stationery	5,448 73	
(h) Advertising	7,825 03	
(i) Postage, telegrams, telephones and express	3,284 19	
(j) Maintenance of Office Premises	11,611 28	
(k) Miscellaneous	17,477 56	
		142,781 73
10. Net profit transferred to Profit and Loss Account		32,054 89
Total		$ 199,624 20

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 49,656 49
2. Amount transferred from Revenue Account	32,054 89
Total	$ 81,711 38
3. Dividends to shareholders declared during year	$ 40,000 00
4. Balance of account at 31st December, 1942	41,711 38
Total	$ 81,711 38

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $169,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   March 31st, June 30th, September 30th, December 31st, 1% quarterly.
3. Date appointed for the Annual Meeting—January 26th, 1943.
   Date of last Annual Meeting—January 27th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department.................. $ 31,816 50

CONSTATING INSTRUMENTS

Incorporated in 1909 by an Act of the Province of Quebec, Chapter 118. Amendments in 1920, Chapter 129, and in 1929, Chapter 105. Province of Ontario Crown Trust Company Act, 1931. Granted registry in Ontario, 6th January, 1937.

The company has a deposit in the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 16th January, 1937.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Quebec........................(b)	326,520 43	337 61	3,520 16	330,378 20	3,619 32
Guaranteed Funds:					
Quebec........................(b)	331,175 00	483 55	4,321 28	335,979 83	4,200 54
Total......................	657,695 43	821 16	7,841 44	666,358 03	7,819 86

THE EASTERN TRUST COMPANY

Head Offices, Halifax, Nova Scotia

Officers

President—Hon. F. B. McCurdy, P.S.
Vice-Presidents—T. F. Tobin, K.C.
F. P. Starr
Manager and Secretary—F. H. M. Jones

Directors

Hon. F. B. McCurdy, P.C.
T. F. Tobin, K.C.
F. P. Starr
R. G. Beazley
A. Kirk Cameron
Alex J. Campbell, K.C.
Alvin L. Chipman
Albert S. Fraser
J. W. Godfrey, K.C.
Henry J. Hague, K.C.
Hugh Mackay
Col. D. H. McDougall
John C. MacKeen
John MacNeil, K.C.
Hon. C. W. Robinson, K.C.
Hon. W. D. Ross
H. R. Silver
D. C. Sinclair, K.C.
C. B. Smith, K.C.
C. W. Stairs
J. H. Winfield

Auditors—Johnston, Smith & Company, Halifax, Nova Scotia.

Capital

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 86,000 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			41,207 21
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 491,426 81	
Interest accrued		3,703 21	
			495,130 02
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal			80,827 29
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 129,653 17		
Interest accrued	728 98		
		$ 130,382 15	
(b) Provincial and Provincial Guaranteed	$ 15,610 00		
Interest accrued	151 40		
		15,761 40	
(c) Canadian municipalities, school districts and rural telephone companies	$ 154,474 75		
Interest accrued	2,662 90		
		157,137 65	
(d) All other bonds	$ 121,713 00		
Interest accrued	854 60		
		122,567 60	
			425,848 80
6. Book value of stocks			74,749 98
7. Cash on deposit with chartered banks in Canada, $111,825.47; elsewhere, $14,026.55			125,852 02
8. Advances to estates, trusts, etc., under administration			129,610 37
Total Company Funds			$ 1,459,225 69

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:—			
First mortgages		$ 1,525,026 67	
Interest due		33 75	
Interest accrued		7,059 68	
			$ 1,532,120 10
(See Schedule B)			
10. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 889,384 36	
Interest accrued		317 23	
			889,701 59
11. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 1,408,621 26		
Interest accrued	6,258 96		
		$ 1,414,880 22	
(b) Provincial and Provincial Guaranteed	$ 451,467 50		
Interest accrued	1,835 98		
		453,303 48	
(c) Canadian municipalities, school districts and rural telephone companies	$ 859,922 90		
Interest accrued	2,907 97		
		862,830 87	
(d) All other bonds	$ 893,250 42		
Interest accrued	5,014 23		
		898,264 65	
			3,629,279 22
12. Cash on deposit with chartered banks in Canada, $121,221.11; elsewhere, $8,529.41			129,750 52
Total Guaranteed Funds			$ 6,180,851 43

Estates, Trusts and Agency Funds

13. Unrealized assets	$ 4,238,745 95	
14. Investments	53,841,821 15	
15. Cash on hand and in banks	925,856 47	
		$59,006,423 57

Summary of Assets

Company Funds	$ 1,459,225 69
Guaranteed Funds	6,180,851 43
Estates, Trusts and Agency Funds	59,006,423 57
Grand Total of Assets	$66,646,500 69

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 61,965 40
2. Dividends to shareholders declared and unpaid	20,000 00
Total	$ 81,965 40
To the Shareholders:	
3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	350,000 00
5. Balance of Profit and Loss Account	27,260 29
Total	$ 1,377,260 29
Total Company Funds	$ 1,459,225 69

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

6. Trust deposits		$ 846,109 72
7. General Guaranteed Funds		5,334,741 71
Total Guaranteed Funds		$ 6,180,851 43

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$58,876,813 20	
9. Due to Company Funds	129,610 37	
		$59,006,423 57

Summary of Liabilities

Company Funds	$ 1,459,225 69
Guaranteed Funds	6,180,851 43
Estates, Trusts and Agency Funds	59,006,423 57
Grand Total of Liabilities	$66,646,500 69

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 27,170 43	
(b) Collateral loans	3,020 14	
(c) Bonds and debentures	19,243 73	
(d) Dividends on stocks	3,795 90	
(e) Other interest earned	5,173 86	
		$ 58,404 06
2. Profit in guaranteed funds		89,322 48
3. Agency fees and commissions earned		236,665 23
4. All other revenue for the year		6,808 00
Total		$ 391,199 77

Expenditure

5. Amount by which ledger values of assets were written down		$ 11,429 83
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 50,000 00	
(b) Provincial	1,592 88	
(c) Municipal	2,855 41	
(d) Government of Newfoundland	6,940 76	
		61,389 05
7. All other expenses incurred:—		
(a) Salaries	$ 151,379 71	
(b) Directors' and Advisory Committee fees	12,055 00	
(c) Auditors' fees	3,887 00	
(d) Legal fees	211 80	
(e) Rents	23,447 39	
(f) Travelling expenses	4,226 33	
(g) Printing and stationery	3,816 93	
(h) Advertising	8,219 82	
(i) Postage, telegrams, telephones and express	5,975 95	
(j) Miscellaneous	24,850 01	
		238,069 94
8. Net profit transferred to Profit and Loss Account		80,310 95
Total		$ 391,199 77

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 26,949 34
2. Amount transferred from Revenue Account	80,310 95
Total	$ 107,260 29
3. Dividends to shareholders declared during year	$ 80,000 00
4. Balance of account at 31st December, 1942	27,260 29
Total	$ 107,260 29

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $200,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December 3rd, 1941; (b) January 2nd, 1942; (c) 2%.
   (a) March 4th, 1942; (b) April 1st, 1942; (c) 2%.
   (a) June 3rd, 1942; (b) July 2nd, 1942; (c) 2%.
   (a) September 2nd, 1942; (b) October 1st, 1942; (c) 2%.
3. Date appointed for the Annual Meeting—February 17th, 1943.
   Date of last Annual Meeting—February 17th, 1942.

CONSTATING INSTRUMENTS

Incorporated in 1893 by Act of the Parliament of Canada, 56 Vic., C. 84. Amendments in 1899, 62-63 Vic., c. 110, and in 1908, 7-8 Edw. VII, c. 103. Commenced business in 1893. Granted registry in Ontario, 1st November, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Nova Scotia (a)	26,160 00		467 47	26,627 47	
Nova Scotia (b)	354,447 48		2,275 54	356,723 02	
New Brunswick (a)	900 00		7 39	907 39	
New Brunswick (b)	36,368 22		504 51	36,872 73	
Prince Edward Island (a)	6,233 34		29 03	6,262 37	
Prince Edward Island (b)	3,500 00		78 24	3,578 24	
Quebec (b)	63,817 77		341 03	64,158 80	
Total	491,426 81		3,703 21	495,130 02	
Guaranteed Funds:					
Nova Scotia (a)	111,141 14		446 18	111,587 32	
Nova Scotia (b)	762,118 86		3,083 12	765,201 98	
New Brunswick (a)	810 00		4 66	814 66	
New Brunswick (b)	222,146 38		1,669 04	223,815 42	
Prince Edward Island (a)	20,987 46		113 00	21,100 46	
Prince Edward Island (b)	23,847 38		59 02	23,906 40	
Quebec (b)	147,925 00		1,000 45	148,925 45	
Ontario (b)	8,550 00			8,550 00	
Newfoundland (b)	227,500 45	33 75	684 21	228,218 41	
Total	1,525,026 67	33 75	7,059 68	1,532,120 10	
Grand Total	2,016,453 48	33 75	10,762 89	2,027,250 72	Nil

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—C. A. FLEMING, F.C.A.
Vice-Presidents—W. S. MIDDLEBRO, K.C.
JAMES GARDNER
Manager—O. E. MANNING
Secretary-Treasurer—W. M. TELFORD

DIRECTORS

DR. A. L. DANARD
G. D. FLEMING
DR. G. H. HOLMES
G. D. McLAUCHLAN
O. E. MANNING
DR. R. HOWEY
E. N. COOPER
J. G. FRASER
JOHN G. LIND

Auditors—C. L. VANWYCK; JAMES H. VANOVERBEEK.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	544,700 00
Amount paid in cash	544,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 35,368 29
2. Book value of real estate held for sale:			
Freehold land (including buildings)			104,403 28
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 316,503 40	
Agreements for sale		62,391 50	
Interest due		6,509 96	
Interest accrued		4,388 74	
			389,793 60
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral $27,250.00 of the Company's own stock upon which $27,250.00 has been paid.)			
Principal		$ 58,407 57	
Interest accrued		726 73	
			59,134 30
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 3,147 62		
Interest accrued	15 85		
		$ 3,163 47	
(b) Canadian municipalities, school districts and rural telephone companies	$ 16,524 17		
Interest accrued	214 31		
		16,738 48	
(c) All other bonds		44,053 40	
			63,955 35
6. Book value of stocks			1,415 00
7. Cash on hand			17,288 84
8. Cash on deposit with chartered banks in Canada			4,826 25
9. Owing from guaranteed funds			61,582 78
10. Advanced to estates, trusts, etc., under administration			11,843 53
11. All other assets			19,006 38
Total Company Funds			$ 768,617 60

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages		$ 908,604 10	
Agreements for sale		39,217 37	
Interest due		4,935 10	
Interest accrued		13,382 98	
			$ 966,139 55
(See Schedule B)			
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 806,005 16		
Interest accrued	4,466 21		
		$ 810,471 37	
(b) Provincial and Provincial Guaranteed	$ 1,048,693 96		
Interest accrued	25,323 04		
		1,074,017 00	
(c) Canadian municipalities, school districts and rural telephone companies	$ 239,297 51		
Interest accrued	3,687 71		
		242,985 22	
(d) All other bonds	$ 177,936 84		
Interest accrued	2,013 87		
		179,950 71	
			2,307,424 30
14. Book value of Stocks			88,831 58
15. Cash on hand			15,000 00
16. Cash on deposit with chartered banks in Canada, $319,905.43; elsewhere, $63,482.73			383,388 16
Total Guaranteed Funds			$ 3,760,783 59

Estates, Trusts and Agency Funds

17. Unrealized assets	$ 1,785,605 45	
18. Investments	138,078 51	
19. Cash on hand and in banks	184,529 37	
		$ 2,108,213 33

Summary of Assets

Company Funds	$ 768,617 60
Guaranteed Funds	3,760,783 59
Estates, Trusts and Agency Funds	2,108,213 33
Grand Total of Assets	$ 6,637,614 52

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 24,731 30
2. Investment reserves	118,237 60
3. All other liabilities	87 50
Total	$ 143,056 40
To the Shareholders:	
4. Paid-in Capital	$ 544,700 00
5. Reserve Fund	75,000 00
6. General Contigency Reserve	5,861 20
Total	$ 625,561 20
Total Company Funds	$ 768,617 60

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

7. Trust deposits		$ 1,513,074 61
8. General Guaranteed Funds	$ 2,166,825 75	
Interest due and accrued	19,300 45	
		$ 2,186,126 20
9. Due to Company Funds		61,582 78
Total Guaranteed Funds		$ 3,760,783 59

Estates, Trusts and Agency Funds

10. Estates	$ 1,554,362 12	
11. Trusts and Agencies	542,007 68	
12. Due to Company Funds	11,843 53	
		$ 2,108,213 33

Summary of Liabilities

Company Funds	$ 768,617 60
Guaranteed Funds	3,760,783 59
Estates, Trusts and Agency Funds	2,108,213 33
Grand Total of Liabilities	$ 6,637,614 52

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 19,243 72	
(b) Collateral loans	3,988 76	
(c) Bonds and debentures	4,895 27	
		$ 28,127 75
2. Profit on sale of securities and real estate		3,284 03
3. Profit in guaranteed funds		44,751 28
4. Agency fees and commissions earned		11,302 65
5. All other revenue for the year		3,624 90
Total		$ 91,090 61

Expenditure

6. Interest incurred		$ 212 33
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 21,253 01	
(b) Provincial	255 00	
(c) Municipal	332 47	
		21,840 48
8. Commissions on loans and on sale of real estate		1,276 68
9. Amount transferred to Investment Reserves		3,921 28
10. All other expenses incurred:—		
(a) Salaries	$ 21,160 44	
(b) Directors' and Advisory Committee fees	1,291 00	
(c) Auditors' fees	550 00	
(d) Travelling expenses	1,118 28	
(e) Printing and stationery	3,081 10	
(f) Advertising	3,282 85	
(g) Postage, telegrams, telephones and express	1,547 62	
(h) Commission on sale of G.I. Certificates	2,445 99	
(i) Maintenance of Office Premises	1,348 25	
(j) Miscellaneous	2,885 93	
		38,711 46
11. Net profit transferred to Profit and Loss Account		25,128 38
Total		$ 91,090 61

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Amount transferred from Revenue Account	$	25,128 38
2. Amount transferred from General Contingency Reserve		2,106 62
Total	$	27,235 00
3. Dividends to shareholders declared during year	$	27,235 00
4. Balance of account at 31st December, 1942		Nil
Total	$	27,235 00

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $41,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 17th, 1942; (b) March 20th, 1942; (c) 1% and bonus of ¼ of 1%.
   (a) June 15th, 1942; (b) June 20th, 1942; (c) 1% and bonus ¼ of 1%.
   (a) December 8th, 1942; (b) December 20th, 1942; (c) 2% and bonus ½ of 1%.
3. Date appointed for the Annual Meeting—February 19th, 1943.
   Date of last Annual Meeting—February 17th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 167,958 42
5. Amont of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 3,067 70

CONSTATING INSTRUMENTS

The Grey and Bruce Trust and Savings Company, cited 16 Geo. V (1926), c. 123. This Act confirms the amalgamation of The Grey and Bruce Loan Company and The Owen Sound Loan and Savings Company, and constitutes the amalgamated corporation a new corporation under the name of The Grey and Bruce Trust and Savings Company, with Head Office in the City of Owen Sound, and empowers the new corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

The Grey and Bruce Loan Company was incorporated under The Buildings Societies Act, R.S.O. 1887, c. 169, as a permanent building society under the name of The Owen Sound, Grey, and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, May 10th, 1889. The corporate name was by Order-in-Council of Ontario, September 15th, 1897, changed to The Grey and Bruce Loan Company.

The Owen Sound Loan and Savings Company was incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey on the 1st April, 1889.

The date of incorporation of The Grey and Bruce Trust and Savings Company being April 8th, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	141,219 11	43 30	4,783 06	1,265 51	147,310 98	....
Ontario (b)	237,388 72	243 77	1,726 90	3,123 23	242,482 62	....
Guaranteed Funds:						
Ontario (a)	244,621 39	....	746 70	3,627 10	248,995 19	....
Ontario (b)	703,075 99	124 09	4,188 40	9,755 88	717,144 36	....
Total (a)	385,840 50	43 30	5,529 76	4,892 61	396,306 17	....
Total (b)	940,464 71	367 86	5,915 30	12,879 11	959,626 98	....
Total	1,326,305 21	411 16	11,445 06	17,771 72	1,355,933 15	Nil

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Executive Office, Toronto, Ontario

OFFICERS

Pesident—E. BLAKE WINTER
Vice-Presidents—J. WILSON BERRY
F. H. LESLIE
ROBERT MAISEY
E. M. PROCTOR

General Manager—J. WILSON BERRY
Secretary—J. A. THOMPSON
Treasurer—EDWARD T. BERRY

DIRECTORS

E. BLAKE WINTER
A. F. HEALY
J. WILSON BERRY
F. A. HOUGH, K.C.
ROBERT MAISEY
J. M. HAYES
E. C. KENNING, K.C.
L. A. LANDRIAU, K.C.
G. G. ROBINSON
LOUIS BLAKE DUFF
FRANK H. LESLIE
GEORGE B. SNYDER, M.D.
E. M. PROCTOR, B.A.Sc.

Auditors—BROKENSHIRE, SCARFF & COMPANY

CAPITAL

Amount of Capital Stock authorized (5,000 shares of $100.00 each)	$ 500,000 00
Amount subscribed	500,000 00
Amount paid in cash	300,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 20,297 91
2. Amount secured by mortgages on real estate including:—			
First mortgages		$ 66,094 52	
Agreements for sale		48,657 99	
Interest accrued		718 74	
			115,471 25
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 4,910 00	
Interest accrued		29 57	
			4,939 57
4. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 5,931 00		
Interest accrued	44 87		
		$ 5,975 87	
(b) Canadian municipalities, school districts and rural telephone companies	$ 158,732 54		
Interest accrued	2,072 98		
		160,805 52	
(c) All other bonds	$ 58,620 00		
Interest accrued	628 30		
		59,248 30	
			226,029 69
5. Cash on hand			6,125 77
6. Cash on deposit with chartered banks in Canada			9,418 37
7. Advances to estates, trusts, etc., under administration			2,500 00
8. Accrued fees and charges for administering estates			3,799 53
9. All other assets—Furniture, Fixtures and Vault Equipment			9,033 29
Total Company Funds			$ 397,615 38

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—				
First mortgages			$ 230,943 15	
Agreements for sale			39,893 57	
Interest due			38 60	
Interest accrued			2,281 97	
				$ 273,157 29
(See Schedule B)				
11. Amount of loans, secured by stocks, bonds and other collateral:—				
Principal			$ 160,370 97	
Interest accrued			4 28	
				160,375 25
12. Book value of bonds, debentures and debenture stocks:—				
(a) Government and Government Guaranteed:—				
Dominion and United Kingdom	$ 747,170 25			
Interest accrued	5,472 82			
		$ 752,643 07		
(b) Provincial and Provincial Guaranteed	$ 430,314 00			
Interest accrued	3,296 62			
		433,610 62		
(c) Canadian municipalities, school districts and rural telephone companies	$ 296,301 06			
Interest accrued	4,568 98			
		300,870 04		
(d) All other bonds	$ 18,125 00			
Interest accrued	65 62			
		18,190 62		
				1,505,314 35
13. Cash on hand				13,568 37
14. Cash on deposit with chartered banks in Canada				104,841 89
Total Guaranteed Funds				$ 2,057.257 15

Estates, Trusts and Agency Funds

15. Unrealized assets	$10,140,339 67	
16. Investments	747,084 40	
17. Cash on hand and in banks	495,804 78	
		$11.383,228 85

Summary of Assets

Company Funds	$ 397,615 38
Guaranteed Funds	2,057,257 15
Estates, Trusts and Agency Funds	11,383,228 85
Grand Total of Assets	$13,838,101 38

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$5,624 64
2. Dividends to shareholders declared and unpaid	3,750 00
3. Investment reserves	11,000 00
Total	$ 20,374 64

To the Shareholders:

4. Paid-in Capital	$ 300,000 00
5. Reserve Fund	64,000 00
6. Balance of Profit and Loss Account	13.240 74
Total	$ 377.240 74
Total Company Funds	$ 397.615 38

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

7. Trust deposits		$ 1,114,365 32
8. General Guaranteed Funds	$ 933,451 22	
Interest due and accrued	9,440 61	
		942,891 83
Total Guaranteed Funds		$ 2,057,257 15

Estates, Trusts and Agency Funds

9. Estates	$ 4,260,024 16	
10. Trusts and Agencies	7,120,704 69	
11. Due to Company Funds	2,500 00	
		$11,383,228 85

Summary of Liabilities

Company Funds	$ 397,615 38
Guaranteed Funds	2,057,257 15
Estates, Trusts and Agency Funds	11,383,228 85
Grand Total of Liabilities	$13,838,101 38

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 110 26
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 5,879 19	
(b) Collateral loans	429 38	
(c) Bonds and debentures	13,842 66	
		20,151 23
3. Profit on sale of securities and real estate		3,295 06
4. Amount by which ledger values of assets were written up		5,000 00
5. Profit in guaranteed funds		22,241 90
6. Agency fees and commissions earned		82,948 96
7. All other revenue for the year—Safety Deposit Box Rentals		2,741 12
Total		$ 136,488 53

Expenditure

8. Interest incurred		$ 3.992 40
9. Loss on sale of securities and real estate owned		30 00
10. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 10,885 79	
(b) Provincial	323 00	
(c) Municipal	1,882 27	
		13,091 06
11. Amount transferred to Investment Reserves		5,000 00
12. All other expenses incurred:—		
(a) Salaries	$ 58,125 25	
(b) Directors' and Advisory Committee fees	770 00	
(c) Auditors' fees	1,000 00	
(d) Legal fees	754 20	
(e) Rents	10,774 96	
(f) Travelling expenses	2,274 05	
(g) Printing and stationery	4,756 31	
(h) Advertising	6,463 23	
(i) Postage, telegrams, telephones and express	3,653 19	
(j) Commission on sale of G. I. Certificates	1,052 90	
(k) Miscellaneous	6,441 77	
		96,065 86
13. Net profit transferred to Profit and Loss Account		18,309 21
Total		$ 136,488 53

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	23,931 53
2. Amount transferred from Revenue Account		18,309 21
Total	$	42,240 74
3. Dividends to shareholders declared during year	$	15,000 00
4. Amount transferred to Reserve Fund		14,000 00
5. Balance of account at 31st December, 1942		13,240 74
Total	$	42,240 74

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00 on each officer and employee.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 28, 1942; (b) April, 15, 1942; (c) 1¼ being at rate of 5% per annum.
   (a) May 30, 1942; (b) July 15, 1942; (c) 1¼% being at rate of 5% per annum.
   (a) July 25, 1942; (b) October 15, 1942; (c) 1¼% being at rate of 5% per annum.
   (a) November 28, 1942; (b) January 15, 1943; (c) 1¼% being at rate of 5% per annum.
3. Date appointed for the Annual Meeting, January 28th, 1943.
   Date of last Annual Meeting, January 26th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 232,841 30
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 2,200 00

CONSTATING INSTRUMENTS

Incorporated on the 12th June, 1925, by Special Act of Parliament of Dominion of Canada; registered as a Trust Company in Ontario, 13th day of May, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario (b)	114,752 51	....	718 74	115,471 25	....
Guaranteed Funds:					
Ontario (b)	270,836 72	38 60	2,281 97	273,157 29	....
Total	385,589 23	38 60	3,000 71	388,628 54	Nil

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—J. M. PURCELL
Second Vice-President—J. JAMES SHAW
Managing Director and Secretary-Treasurer—J. M. PURCELL

DIRECTORS

J. R. HOWITT, K.C.
J. M. PURCELL
J. JAMES SHAW
JOHN R. PHIN
JOHN ARMSTRONG
G. ALEX FORBES
H. O. HOWITT, M.D.
R. FORBES AULD

Auditors—J. F. SCULLY, C.A.; N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)		$ 1,000,000 00
Amount subscribed		391,500 00
Amount paid in cash:		
On $258,000 stock fully called	$ 258,000 00	
On $133,500 stock 33⅓% called	44,500 49	
		302,500 49

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—			
First mortgages		$ 353,513 97	
Interest due		162 83	
Interest accrued		5,333 04	
			$ 359,009 84
(See Schedule B)			
2. Book value of bonds and debentures:—			
(a) Government — Dominion	$ 160,924 68		
Interest accrued	1,038 86		
		$ 161,963 54	
(b) Provincial	$ 19,819 94		
Interest accrued	191 92		
		20,011 86	
(c) All other bonds	$ 9,205 20		
Interest due	161 32		
		9,366 52	
			191,341 92
3. Cash on hand			5,623 86
4. Cash on deposit with chartered banks in Canada			4,686 24
5. Owing from guaranteed funds			3,744 86
6. Advances to estates, trusts, etc., under administration			3,000 00
Total Company Funds			$ 567,406 72

Guaranteed Funds

7. Amount secured by mortgages on real estate including:—			
First mortgages		$ 443,015 00	
Interest due		223 29	
Interest accrued		6,479 89	
			$ 449,718 18
(See Schedule B)			
8. Book value of bonds and debentures:—			
(a) Government—Dominion	$ 34,816 13		
Interest accrued	89 56		
		$ 34,905 69	

THE GUELPH TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	$ 4,937 60		
Interest accrued	20 96		
		$ 4,958 56	
			$ 39,864 25
9. Cash on hand			1,546 09
10. Cash on deposit with chartered banks in Canada			11,124 63
Total Guaranteed Funds			$ 502,253 15

Estates, Trusts and Agency Funds

11. Unrealized assets	$2,092,573 81	
12. Investments	2,648,048 75	
13. Cash on hand and in banks	317,398 73	
		$ 5,058,021 29

Summary of Assets

Company Funds	$ 567,406 72
Guaranteed Funds	502,253 15
Estates, Trusts and Agency Funds	5,058,021 29
Grand Total of Assets	$ 6,127,681 16

Liabilities

Company Funds

To the Public:

1. Reserved for Government Taxes	$ 15,929 12
2. Dividends to shareholders declared and unpaid	7,562 52
3. Investment reserves	10,000 00
Total	$ 33,491 64

To the Shareholders:

4. Paid-in Capital	$ 302,500 49
5. Reserve Fund	151,000 00
6. Balance of Profit and Loss Account	80,414 59
Total	$ 533,915 08
Total Company Funds	$ 567,406 72

Guaranteed Funds

7. Specific Guaranteed Funds	$ 8,392 73	
Interest due and accrued	146 87	
		$ 8,539 60
8. General Guaranteed Funds	$ 482,041 05	
Interest due and accrued	7,927 64	
		489,968 69
9. Due to Company Funds		3,744 86
Total Guaranteed Funds		$ 502,253 15

Estates, Trusts and Agency Funds

10. Estates	$ 2,620,530 70	
11. Trusts and Agencies	2,434,490 59	
12. Due to Company Funds	3,000 00	
		$ 5,058,021 29

Summary of Liabilities

Company Funds	$ 567,406 72
Guaranteed Funds	502,253 15
Estates, Trusts and Agency Funds	5,058,021 29
Grand Total of Liabilities	$ 6,127,681 16

THE GUELPH TRUST COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 24,132 98	
(b) Bonds and debentures	4,736 48	
(c) Bank deposits	3 92	
		$ 28,873 38
2. Profit on bonds solds		157 50
3. Profit in guaranteed funds		8,455 56
4. Agency fees and commissions earned		17,016 34
5. All other revenue for the year		1,633 13
Total		$ 56,135 91

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 14,224 72	
(b) Provincial	255 00	
(c) Municipal	207 14	
(d) Amount set aside for Government Taxes	5,000 00	
		$ 19,686 86
7. Amount transferred to Investment Reserves		10,000 00
8. All other expenses incurred:—		
(a) Salaries	$ 2,400 00	
(b) Rents	6,000 00	
(c) Travelling expenses, valution fees and commissions on western collections	487 26	
(d) Printing and stationery	714 69	
(e) Advertising	180 39	
(f) Postage, telegrams, telephones and express	330 14	
(g) Miscellaneous	813 13	
		10,925 61
9. Net profit transferred to Profit and Loss Account		15,523 44
Total		$ 56,135 91

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 80,016 19
2. Amount transferred from Revenue Account	15,523 44
Total	$ 95,539 63
3. Dividends to shareholders declared during year	$ 15,125 04
4. Balance of account at 31st December, 1942	80,414 59
Total	$ 95,539 63

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $54,000.00.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

(a) June 11th, 1942; (b) July 2nd, 1942; (c) 2½%.
(a) December 9th, 1942; (b) January 2nd, 1943; (c) 2½%.

3. Date appointed for the Annual Meeting—February 24th, 1943.
Date of last Annual Meeting—February 25th, 1942.

4. Amount of interest permanently capitalized during the year—Company, $62.88; Guaranteed, $27.12 .... $ 90 00

5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 2,827 21

THE GUELPH TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporation Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario.............(a)	3,000 00	....	....	54 99	3,054 99	....
Ontario.............(b)	365,057 60	333 76	1,162 83	5,278 05	371,832 24	....
Saskatchewan.......(a)	69,545 30	1,368 99	....	....	70,914 29	....
Total...........	437,602 90	1,702 75	1,162 83	5,333 04	445,801 52	Nil
Guaranteed Funds:						
Ontario.............(b)	442,315 40	699 60	223 29	6,479 89	449,718 18	Nil

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JOHN COWAN, K.C. Manager and Secretary-Treasurer—W. R. PAUL
First Vice-President—JOHN H. ANDERSON
Second Vice-President—WILLIAM J. SKINNER

DIRECTORS

JOHN COWAN, K.C.
JOHN H. ANDERSON
WILLIAM J. SKINNER
WILLIAM ROBERT PAUL
ALEXANDER R. MCKAY
HOMER LOCKHART
MALCOLM MCGUGAN
CHARLES HARDY
THOMAS L. MCCORMICK
WILLIAM D. MCKENZIE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
(of Campbell, Lawless, Parker & Black, Chartered Accountants)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 34,750 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 78,684 07	
(b) Held under power of sale, etc.		46,759 83	
			125,443 90
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 286,365 16	
Agreements for sale		361,023 30	
			647,388 46
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral $57,800.00 of the Company's own stock upon which $57,800.00 has been paid.)			
Principal		$ 76,938 81	
Interest due		1,367 52	
Interest accrued		200 18	
			78,506 51
5. Book value of bonds, debentures and debenture stocks:—			
(a) Provincial and Provincial Guaranteed	$ 10,050 00		
Interest due	1,500 00		
		$ 11,550 00	
(b) Canadian municipalities, school districts and rural telephone companies		4,247 73	
			15,797 73
6. Cash on hand			4,598 18
7. Cash on deposit with chartered banks in Canada			34,756 49
8. Owing from guaranteed funds			50,000 00
9. Advances to estates, trusts, etc., under administration			20,433 73
10. All other assets			3,911 88
Total Company Funds			$ 1,015,586 88

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages		$ 1,648,424 53	
Interest due		9,374 57	
Interest accrued		22,258 06	$ 1,680,057 16

(See Schedule B)

12. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 587,594 36		
Interest accrued	3,500 92	$ 591,095 28	
(b) Provincial and Provincial Guaranteed	$ 528,232 06		
Interest due	12,306 04		
Interest accrued	3,693 42	544,231 52	
(c) Canadian municipalities, school districts and rural telephone companies	$ 194,885 71		
Interest accrued	2,009 99	196,895 70	
(d) All other bonds	$ 59,753 00		
Interest accrued	32 75	59,785 75	
			1,392,008 25
13. Book value of Stocks			256,666 29
14. Cash on hand			11,313 58
15. Cash on deposit with chartered banks in Canada			124,075 31
16. All other assets			135,000 00
Total Guaranteed Funds			$ 3,599,120 59

Estates, Trusts and Agency Funds

17. Unrealized assets	$ 982,509 83	
18. Investments	177,545 41	
19. Cash on hand and in banks	29,980 73	$ 1,190,035 97

Summary of Assets

Company Funds	$ 1,015,586 88
Guaranteed Funds	3,599,120 59
Estates, Trusts and Agency Funds	1,190,035 97
Grand Total of Assets	$ 5,804,743 44

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 10,205 63
2. Dividends to shareholders declared and unpaid	12,700 00
3. Investment reserves	85,000 00
Total	$ 107,905 63
To the Shareholders:	
4. Paid-in Capital	$ 635,000 00
5. Reserve Fund	250,000 00
6. Balance of Profit and Loss Account	22,681 25
Total	907,681 25
Total Company Funds	$ 1,015,586 88

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		$ 1,248,634 84
8. General Guaranteed Funds	$ 2,260,610 86	
Interest due and accrued	39,874 89	
		2,300,485 75
9. Due to Company Funds		50,000 00
Total Guaranteed Funds		$ 3,599,120 59

Estates, Trusts and Agency Funds

10. Estates	$ 532,131 16	
11. Trusts and Agencies	637,471 08	
12. Due to Company Funds	20,433 73	
		$ 1,190,035 97

Summary of Liabilities

Company Funds	$ 1,015,586 88
Guaranteed Funds	3,599,120 59
Estates, Trusts and Agency Funds	1,190,035 97
Grand Total of Liabilities	$ 5,804,743 44

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 30,592 49	
(b) Collateral loans	5,231 73	
(c) Bonds and debentures	677 46	
(d) Bank deposits	104 53	
(e) Other interest earned	571 25	
		$ 37,177 46
2. Profit on sale of securities and real estate		1,440 97
3. Profit in guaranteed funds		60.236 05
4. Agency fees and commissions earned		4,577 12
5. All other revenue for the year		843 18
Total		$ 104,274 78

Expenditure

6. Interest incurred		$ 451 53
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 22,161 48	
(b) Provincial	370 50	
(c) Municipal	495 69	
		23,027 67
8. Commissions on loans and on sale of real estate		1,633 18
9. Amount transferred to Investment Reserves		11,173 67
10. All other expenses incurred:—		
(a) Salaries	$ 21,584 60	
(b) Directors' and Advisory Committee fees	1,425 00	
(c) Auditors' fees	1,835 00	
(d) Legal fees	43 00	
(e) Rents	420 00	
(f) Travelling expenses	860 30	
(g) Printing and stationery	2,373 24	
(h) Advertising	419 81	
(i) Postage, telegrams, telephones and express	1,102 83	
(j) Maintenance of Office Premises	854 03	
(k) Miscellaneous	6,158 48	
		37,076 29
11. Net profit transferred to Profit and Loss Account		30,912 44
Total		$ 104,274 78

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	32,168 81
2. Amount transferred from Revenue Account		30,912 44
Total	$	63,081 25
3. Dividends to shareholders declared during year	$	25,400 00
4. Assets disallowed		15,000 00
5. Balance of account at 31st December, 1942		22,681 25
Total	$	63,081 25

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $20,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) May 26, 1942; (b) July 2, 1942; (c) 2%.
   (a) November 18, 1942; (b) January 2, 1943; (c) 2%.
3. Date appointed for the Annual Meeting—First Tuesday of February
   Date of last Annual Meeting—February 2, 1942.

4. Amount of interest permanently capitalized during the year	$	713 19
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		4,161 14
6. Amount of Company's own Guaranteed Investment Receipts and **interest thereon, *due* and unpaid**		3,316 33

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

By Order-in-Council approved March 6th, 1907, pursuant to the provisions of Section 4 (6), cap. 27, 63 Victoria, the authorized capital stock of the Company was increased from $500,000.00 to $1,000,000.00

By 18 George V. Chapter 112, the Company was given Trust Company powers and its name changed to The Industrial Mortgage and Trust Company.

By 24 George V, Chapter 79, the Company assumed the liabilities and purchased under agreement the business, assets, etc., of The East Lambton Farmers' Loan and Savings Company.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, c. 257.

By Order-in-Council approved 22nd April, 1936, the Lieutenant-Governor assented to The Industrial Mortgage and Trust Company assuming the liabilities and purchase under agreement dated 24th December, 1935, of the business, assets, etc., of The Crown Savings and Loan Company.

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario............(a)	162,382 13	106 00	....	....	162,488 13	....
Ontario............(b)	342,787 76	3,431 13	....	....	346,218 89	....
Total Ontario	505,169 89	3,537 13	....	....	508,707 02	....
Saskatchewan.....(b)	143,130 52	2,220 78	....	....	145,351 30	....
Alberta............(b)	45,650 85	2,535 53	....	....	48,186 38	....
Total Company Funds	693,951 26	8,293 44	....	....	702,244 70	48,135 55
Guaranteed Funds:						
Ontario............(a)	518,435 89	1,271 39	3,355 30	4,866 46	527,929 04	....
Ontario............(b)	1,074,506 41	2,458 22	11,788 14	17,391 60	1,106,144 37	....
Total Ontario.........	1,592,942 30	3,729 61	15,143 44	22,258 06	1,634,073 41	....
Saskatchewan.....(b)	84,849 94	305 05	....	....	85,154 99	....
Alberta............(b)	17,226 51	62 07	....	....	17,288 58	....
Total Guaranteed Funds.............	1,695,018 75	4,096 73	15,143 44	22,258 06	1,736,516 98	27,801 99
Total...............	2,388,970 01	12,390 17	15,143 44	22,258 06	2,438,761 68	75,937 54

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

OFFICERS

President—NORMAN S. GURD, K.C.
Vice-President—COL. ROBERT MACKENZIE
Manager—G. C. NORSWORTHY
Secretary-Treasurer—D. J. AGNEW

DIRECTORS

NORMAN S. GURD, K.C.
C. H. BELTON
COL. ROBERT MACKENZIE
A. J. JOHNSTON
A. G. MINIELLY
R. M. E. MCDIARMID
W. H. KENNY
ORRIE CROWE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
(of Campbell, Lawless, Parker and Black)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—			
First mortgages		$ 232,809 51	
Agreements for sale		14,365 79	
Interest due		1,651 80	
Interest accrued		4,286 00	
			$ 253,113 10
(See Schedule B)			
2. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 48,393 88		
Interest accrued	420 00		
		$ 48,813 88	
(b) Provincial and Provincial Guaranteed	$ 60,974 73		
Interest accrued	75 00		
		61,049 73	
(c) Canadian municipalities, school districts and rural telephone companies	$ 17,319 44		
Interest accrued	114 50		
		17,433 94	
			127,297 55
3. Cash on deposit with chartered banks in Canada			24,820 81
Total Company Funds			$ 405,231 46

Estates, Trusts and Agency Funds

4. Unrealized assets	$ 382,709 98	
5. Investments	103,104 41	
6. Cash on hand and in banks	24,686 60	
		$ 510,500 99

Summary of Assets

Company Funds	$ 405,231 46
Estates, Trusts and Agency Funds	510,500 99
Grand Total of Assets	$ 915,732 45

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 3,836 25
2. Investment reserves		20,000 00
Total		$ 23,836 25
To the Shareholders:		
3. Paid-in Capital		$ 315,350 00
4. Reserve Fund		50,000 00
5. Balance of Profit and Loss Account		16,045 21
Total		$ 381,395 21
Total Company Funds		$ 405,231 46

Estates, Trusts and Agency Funds

6. Estates	$ 85,641 74	
7. Trusts and Agencies	424,859 25	
		$ 510,500 99

Summary of Liabilities

Company Funds	$ 405,231 46
Estates, Trusts and Agency Funds	510,500 99
Grand Total of Liabilities	$ 915,732 45

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 15,083 30	
(b) Bonds and debentures	5,074 87	
		$ 20,158 17
2. Profit on sale of securities and real estate		75 00
3. Agency fees and commissions earned		2,993 14
Total		$ 23,226 31

Expenditure

4. Loss on sale of securities and real estate owned		$ 838 91
5. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 7,292 34	
(b) Provincial	165 00	
		$ 7,457 34
6. All other expenses incurred:—		
(a) Salaries	$ 1,466 67	
(b) Directors' and Advisory Committee fees	350 00	
(c) Auditors' fees	300 00	
(d) Legal fees	25 00	
(e) Rents and general office expense	2,100 00	
(f) Travelling expenses	8 30	
(g) Printing and stationery	70 51	
(h) Advertising	47 71	
(i) Miscellaneous	225 90	
		4,594 09
7. Net profit transferred to Profit and Loss Account		10,335 97
Total		$ 23,226 31

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	15,119 74
2. Amount transferred from Revenue Account		10,335 97
3. Premium on capital stock sold during year		50 00
Total	$	25,505 71
4. Dividends to shareholders declared during year	$	9,460 50
5. Balance of account at 31st December, 1942		16,045 21
Total	$	25,505 71

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $40,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 16th, 1942; (b) December 31st, 1942; (c) 3%.
3. Date appointed for the Annual Meeting—January 27th, 1943.
   Date of last Annual Meeting—January 28th, 1942.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of April, 1928, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chapter 223. Registered as a Trust Company in Ontario, May 15th, 1928.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario (a)	85,127 78	1,479 81	2,419 00	89,026 59	1,216 89
Ontario (b)	162,047 52	366 05	1,867 00	164,280 57	119 98
Total	247,175 30	1,845 86	4,286 00	253,307 16	1,336 87

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto, Ontario

Officers

Rt. Hon. Arthur Meighen, K.C., P.C.
Vice-Presidents—G. H. Aikins, K.C.; Ray Lawson; H. R. MacMillan
Manager—T. F. Walker Secretary—M. W. L. Murray Treasuer—J. Godwin

Directors

G. H. Aikins, K.C.
G. Montegu Black
W. H. Carter
Brig.-Gen. J. A. Clark
W. L. Duffield
Gordon Farrell
W. Grant Fisher
David H. Gibson
Robert E. Grass, K.C.
Colonel G. Ingram
J. McClary Gunn
Ray Lawson
H. R. MacMillan
The Rt. Hon. Arthur Meighen, K.C., P.C.
A. McPherson
J. McClary Moore
John S. Moore
Norman C. Pearce
Philip Pocock
Sigmund Samuel, LL.D.
Colonel J. E. Smallman
A. E. Silverwood
J. Gordon Thompson
Edwin Tomlin
J. Watson Younge

Auditors

W. D. Glendinning, F.C.A., Toronto, Ontario; A. G. Calder, F.C.A., London, Ontario.

Capital

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,213,700 00
Amount paid in cash	1,213,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 173,241 64
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 347,196 00	
(b) Held under power of sale, etc. (Winnipeg)		9,425 00	
			356,621 00
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 137,258 72	
Second and subsequent mortgages		7,300 00	
Agreements for sale		290,947 77	
Interest due		2,271 89	
Interest accrued		1,648 61	
			439,426 99
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 35,679 50	
Interest due and accrued		387 59	
			36,067 09
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 351,632 20		
Interest accrued	2,090 32		
		$ 353,722 52	
(b) All other bonds	$ 2,000 00		
Interest accrued	21 58		
		2,021 58	
			355,744 10
6. Book value of stocks			5,422 00
7. Cash on hand			7,098 97
8. Cash on deposit with chartered banks in Canada			49,992 56
9. Advances to estates, trusts, etc., under administration			137,527 54
10. Accrued fees and charges for administering estates			16,087 97
11. All other assets			49,828 51
Total Company Funds			$ 1,627,058 37

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages		$ 1,655,589 31	
Second and subsequent mortgages		19,683 49	
Agreements for sale		9,000 00	
Interest due		10,402 76	
Interest accrued		17,730 69	
			$ 1,712,406 25
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 37,491 22	
Interest due		363 38	
Interest accrued		219 36	
			38,073 96
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 679,683 63		
Interest accrued	4,990 78		
		$ 684,674 41	
(b) Provincial and Provincial Guaranteed	$ 134,574 57		
Interest accrued	2,253 62		
		136,828 19	
(c) Canadian municipalities, school districts and rural telephone companies	$ 5,963 00		
Interest accrued	162 50		
		6,125 50	
(d) All other bonds	$ 26,907 49		
Interest accrued	426 96		
		27,334 45	
			854,962 55
15. Book value of Stocks			15,968 50
16. Cash on deposit with chartered banks in Canada, $19,169.91; elsewhere, $694.19			19,864 10
Total Guaranteed Funds			$ 2,641,275 36

Estates, Trusts and Agency Funds

17. Unrealized assets and investments	$39,755,102 57	
18. Cash on hand and in banks	1,514,429 20	
		$41,269,531 77

Summary of Assets

Company Funds	$ 1,627,058 37
Guaranteed Funds	2,641,275 36
Estates, Trusts and Agency Funds	41,269,531 77
Grand Total of Assets	$45,537,865 50

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 28,212 42
2. Dividends to shareholders declared and unpaid	12,137 00
3. All other liabilities	12,906 54
Total	$ 53,255 96
To the Shareholders:	
4. Paid-in Capital	$ 1,213,700 00
5. Reserve Fund	300,000 00
6. Balance of Profit and Loss Account	60,102 41
Total	$ 1,573,802 41
Total Company Funds	$ 1,627,058 37

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

7. Trust deposits (Past due Certificates, etc.)	$ 35,296 69	
8. Specific Guaranteed Funds	580,400 10	
Interest due and accrued	4,672 25	
		585,072 35
9. General Guaranteed Funds	$ 1,995,180 17	
Interest due and accrued	25,726 15	
		2,020,906 32
Total Guaranteed Funds		$ 2,641,275 36

Estates, Trusts and Agency Funds

10. Estates	$14,616,533 04	
11. Trusts and Agencies	26,515,471 19	
12. Due to Company Funds	137,527 54	
		$41,269,531 77

Summary of Liabilities

Company Funds	$ 1,627,058 37
Guaranteed Funds	2,641,275 36
Estates, Trusts and Agency Funds	41,269,531 77
Grand Total of Liabilities	$45,537,865 50

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 18,515 24	
(b) Collateral loans	2,308 94	
(c) Bonds and debentures	7,241 49	
(d) Other interest earned	2,477 95	
		$ 30,543 62
2. Profit on sale of securities and real estate		4,566 42
3. Profit in guaranteed funds		33,304 86
4. Agency fees and commissions earned		206,805 00
5. Net rents earned on real estate		14,438 14
Total		$ 289,658 04

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 17,000 00	
(b) Provincial	887 93	
(c) Municipal	2,846 75	
		$ 20,734 68
7. All other expenses incurred:—		
(a) Salaries	$ 150,739 57	
(b) Directors' and Advisory Committee fees	1,110 80	
(c) Auditors' fees	5,500 00	
(d) Legal fees	622 37	
(e) Rents	13,574 39	
(f) Travelling expenses	3,374 35	
(g) Printing and stationery	7,964 24	
(h) Advertising	7,149 70	
(i) Postage, telegrams, telephones and express	5,674 38	
(j) Maintenance of Office Premises	1,124 30	
(k) Miscellaneous	44,549 04	
		241,383 14
8. Net profit transferred to Profit and Loss Account		27,540 22
Total		$ 289,658 04

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	44,699 19
2. Amount transferred from Revenue Account		27,540 22
Total	$	72,239 41
3. Dividends to shareholders declared during year	$	12,137 00
4. Balance of account at 31st December, 1942		60,102 41
Total	$	72,239 41

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $125,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) January 15th, 1943; (b) April 1st, 1943; (c) $1.00 per share.
3. Date appointed for the Annual Meeting—February 26th, 1943.
   Date of last Annual Meeting—February 27th, 1942.

4. Amount of interest permanently capitalized during the year	$	767 13
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid		1,800 00

CONSTATING INSTRUMENTS

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, Chap. 157. See also The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corporation to increase the capital stock from $500,000.00 to $1,000,000.00.

August 21st, 1929—Order-in-Council confirming By-law No. 18 of the Corporation to increase the capital stock from $1,000,000.00 to $5,000,000.00.

On the 10th day of September, 1929, His Honour the Lieutenant-Governor approved by Order-in-Council the removal of the Head Office of The London and Western Trusts Company, Limited, from the City of London to the City of Toronto.

By an agreement, dated the 15th day of October, 1929, The London and Western Trusts Company, Limited, of London, Ontario, purchased the assets and liabilities, business, rights, property and goodwill, etc., of The Standard Trusts Company with Head Office in Toronto, Ontario. The agreement was ratified and confirmed by the shareholders of both companies and was subsequently approved by the Lieutenant-Governor in Council. The transfer became effective on the 18th day of December, 1929. The Standard Trusts Company had, by authority of By-law No. 35, moved its Head Office from Winnipeg to Toronto, and was granted registry in Ontario under date of October 26th, 1929.

June 28th, 1932—Order-in-Council assenting to the conversion of partly-paid shares into fully paid shares equivalent to the amount paid in on account of subscriptions not including premiums.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario............(a)	24,471 04	....	509 05	439 79	25,419 88	....
Manitoba..........(a)	20,499 45	1,106 55	8,482 25	....	30,088 25	8,482 25
Saskatchewan.....(a)	74,318 09	661 85	12,388 86	....	87,368 80	11,957 44
Alberta............(a)	227,641 12	82 51	24,540 27	....	252,263 90	22,752 59
	346,929 70	1,850 91	45,920 43	439 79	395,140 83	43,192 28
Ontario............(b)	146,873 17	56 79	1,144 74	1,208 82	149,283 52	1,601 00
Manitoba..........(b)	13,320 00	....	....	....	13,320 00	....
Alberta............(b)	2,191 25	....	....	....	2,191 25	....
	162,384 42	56 79	1,144 74	1,208 82	164,794 77	1,601 00
Total Company Funds	509,314 12	1,907 70	47,065 17	1,648 61	559,935 60	44,793 28
Guaranteed Funds:						
Ontario............(a)	116,450 56	94 01	2,629 20	2,632 84	121,806 61	....
Manitoba..........(a)	2,968 99	....	....	....	2,968 99	....
Saskatchewan.....(a)	13,411 74	157 13	3,936 31	....	17,505 18	3,936 31
Alberta............(a)	15,742 20	159 80	7,162 88	....	23,064 88	7,162 88
	148,573 49	410 94	13,728 39	2,632 84	165,345 66	11,099 19
Ontario............(b)	1,489,310 95	5,325 95	52,509 88	14,902 41	1,562,049 19	46,417 07
Manitoba..........(b)	46,600 00	....	3,343 66	....	49,943 66	1,662 91
British Columbia..(b)	27,274 42	....	....	195 44	27,469 86	....
	1,563,185 37	5,325 95	55,853 54	15,097 85	1,639,462 71	48,079 98
Total Guaranteed Funds.............	1,711,758 86	5,736 89	69,581 93	17,730 69	1,804,808 37	59,179 17

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President and General Manager—F. G. DONALDSON
Vice-Presidents—MORRIS W. WILSON; GORDON W. MACDOUGALL, K.C.
Assistant General Managers:
W. S. GREENE J. P. ANGUS H. J. KNUBLEY J. C. KELLY C. D. CORNELL

DIRECTORS

WILLIAM F. ANGUS
C. H. CARLISLE
ARTHUR CROSS
W. H. COVERDALE
HAROLD CRABTREE
SYDNEY G. DOBSON
F. G. DONALDSON
VICTOR M. DRURY
G. H. DUGGAN
GEORGE B. FOSTER, K.C.
ANDREW P. HOLT,
J. D. JOHNSON
R. V. LESUEUR
GORDON W. MACDOUGALL, K.C.
B. L. MITCHELL
GEORGE H. MONTGOMERY, K.C.
JOHN C. NEWMAN
JOHN S. NORRIS
FRANK W. ROSS
JAMES McG. STEWART, K.C.
PAUL F. SISE
LIONEL O. P. WALSH
JAMES WILSON
MORRIS W. WILSON

Auditors—DELOITTE, PLENDER, HASKINS & SELLS

CAPITAL

Amount of Capital Stock authorized (80,000 shares of $25.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 190,558 43
2. Archives Building			26,581 15
3. Book value of real estate held for sale:			
Freehold land (including buildings)			56,975 45
4. Amount secured by mortgages on real estate including:—			
First mortgages		$ 294,640 58	
Interest due		1,132 86	
Interest accrued		4,206 27	
			299,979 71
(See Schedule B)			
5. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral $59,550.00 of the Company's own stock upon which $59,550.00 has been paid.)			
Principal		$ 552,565 23	
Interest due		5,420 46	
			557,985 69
6. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 1,007,296 87		
Interest accrued	3,179 37		
		$ 1,010,476 24	
(b) Provincial and Provincial Guaranteed	$ 1,115,927 50		
Interest accrued	7,828 09		
		1,123,755 59	

MONTREAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	$ 100,820 00		
Interest accrued	1,135 41		
		$ 101,955 41	
(d) All other bonds	$ 3,238,443 22		
Interest accrued	52,465 74		
		3,290,908 96	
			$ 5,527,096 20
7. Book value of stocks			3,979,787 16
8. Cash on hand			1,250 00
9. Cash on deposit with chartered banks in Canada, $265,316.68; elsewhere, $4.82			265,321 50
10. Cash on Deposit, Government of Trinidad Bank Deposit Receipt			10,000 00
11. Advances to estates, trusts, etc., under administration			159,586 57
12. Accrued fees			53,102 78
13. All other assets			63,213 66
Total Company Funds			$ 11,191,438 30

Guaranteed Funds

14. Amount secured by mortgages on real estate including:—			
First mortgages		$ 79,662 13	
Interest accrued		706 62	
			$ 80,368 75

(See Schedule B)

15. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 7,459,341 26	
Interest due		14,919 17	
			7,474,260 43
16. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 4,669,861 63		
Interest accrued	29,295 54		
		$ 4,699,157 17	
(b) Provincial and Provincial Guaranteed	$ 113,418 24		
Interest accrued	1,167 50		
		114,585 74	
(c) Canadian municipalities, school districts and rural telephone companies	$ 135,255 77		
Interest accrued	836 65		
		136,092 42	
(d) All other bonds	$ 968,358 86		
Interest accrued	10,379 95		
		978,738 81	
			5,928,574 14
17. Book value of Stocks			791,000 16
18. Cash on deposit with chartered banks in Canada			1,557,174 42
Total Guaranteed Funds			$ 15,831,377 90

Estates, Trusts and Agency Funds

19. Investments and Unrealized Assets	$862,318,744 59	
20. Cash on hand and in banks	8,673,178 35	
		$870,991,922 94

Summary of Assets

Company Funds	$ 11,191,438 30
Guaranteed Funds	15,831,377 90
Estates, Trusts and Agency Funds	870,991,922 94
Grand Total of Assets	$898,014,739 14

MONTREAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:		
1. (a) Money borrowed from banks:— With security		$ 10,000 00
(b) Money borrowed elsewhere:— With security	$ 4,815,469 47	
Without security from Subsidiary Companies, etc.	97,877 89	
		4,913,347 36
2. Taxes other than taxes on real estate		390,208 40
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		153,233 94
Total		$ 5,530,789 70
To the Shareholders:		
5. Paid-in Capital		$ 2,000,000 00
6. Reserve Fund		3,000,000 00
7. Balance of Profit and Loss Account		660,648 60
Total		$ 5,660,648 60
Total Company Funds		$ 11,191,438 30

Guaranteed Funds

8. Specific Guaranteed Funds		$ 79,662 13
9. General Guaranteed Funds		15,751,715 77
Total Guaranteed Funds		$ 15,831,377 90

Estates, Trusts and Agency Funds

10. Estates and Trusts	$398,497,157 46	
11. Agencies and Safe-Custody	472,335,178 91	
12. Due to Company Funds	159,586 57	
		$870,991,922 94

Summary of Liabilities

Company Funds	$ 11,191,438 30
Guaranteed Funds	15,831,377 90
Estates, Trusts and Agency Funds	870,991,922 94
Grand Total of Liabilities	$898,014,739 14

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 1,461 98
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 16,174 71	
(b) Collateral loans	21,097 60	
(c) Bonds and debentures	87,111 35	
(d) Dividends on stocks	136,322 85	
(e) Bank deposits	22,376 32	
(f) Other interest earned	10,173 25	
		293,256 08
3. Profit on sale of securities		10,575 58
4. Profit in guaranteed funds		299,183 03
5. Agency fees and commissions earned		692,168 48
Total		$ 1,296,645 15

MONTREAL TRUST COMPANY—Continued

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 182,450 41	
(b) Provincial	14,500 94	
(c) Municipal	6,733 66	
		$ 203,685 01
7. Amount transferred to Investment Reserves		106,575 58
8. All other expenses incurred:—		
(a) Salaries	$ 474,341 16	
(b) Directors' and Advisory Committee fees	20,000 00	
(c) Auditors' fees	13,500 00	
(d) Legal fees	4,588 65	
(e) Rents and Light	65,039 58	
(f) Travelling expenses including auto	1,660 94	
(g) Printing and stationery	12,700 93	
(h) Advertising	13,923 71	
(i) Postage, telegrams, telephones and express	8,275 30	
(j) Maintenance, etc., real estate held for sale	9,335 55	
(k) Miscellaneous	38,398 24	
		661,764 06
9. Net profit transferred to Profit and Loss Account		324,620 50
Total		$ 1,296,645 15

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 634,028 10
2. Amount transferred from Revenue Account	324,620 50
Total	$ 958,648 60
3. Dividends to shareholders declared during year	$ 288,000 00
4. Transfer to Pension Fund	10,000 00
5. Balance of account at 31st December, 1942	660,648 60
Total	$ 958,648 60

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers and Employees of this Company are under bond to the extent of $1,000.00 each. In addition we have an excess Fidelity Insurance Policy for a sum not exceeding $100,000.00 in the aggregate in respect of any or all losses in excess of $1,000.00 sustained by reason of the infidelity or dishonesty of any or all our Employees.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) January 13th, 1942; (b) January 15th, 1942; (c) $1.00 per share.
   (a) April 14th, 1942; (b) April 15th, 1942; (c) $1.00 per share.
   (a) July 14th, 1942; (b) July 15th, 1942; (c) $1.00 per share.
   (a) October 13th, 1942; (b) October 15th, 1942; (c) 80c per share.

3. Date appointed for the Annual Meeting—Any day in January or February at will of Directors.
   Date of last Annual Meeting—February 10th, 1942.

4. Amount of contingent liability not shown as direct debts in the foregoing statement $ 4,000 00

5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 503,452 67

MONTREAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by Special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and the following subsequent special amending Acts, 54 Vic., c. 75; 55-56 Vic., c. 78; 63 Vic., c. 77; 20 Geo. V, c. 139; and 24 Geo. V, c. 121.

By Special Acts the name was changed in 1895 to Montreal Trust and Deposit Company, 59 Vic., c. 70 (Q), and again in 1909 to the Montreal Trust Company, 9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered in the Trust Companies Register, January 21st, 1913.

By Order-in-Council, dated February 25th, 1928, the Capital Stock was increased from $1,000,000.00 to $2,000,000.00.

The Company has a deposit with the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 6th July, 1909.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Quebec (b)	307,165 58	....	1,132 86	3,884 49	312,182 93	449 12
Ontario (b)	8,325 00	....	....	....	8,325 00	....
Saskatchewan (a)	1,400 00	....	....	....	1,400 00	....
Saskatchewan (b)	11,250 00	....	....	321 78	11,571 78	....
Total (a)	1,400 00	....	....	....	1,400 00	....
Total (b)	326,740 58	....	1,132 86	4,206 27	332,079 71	449 12
Grand Total	328,140 58	....	1,132 86	4,206 27	333,479 71	449 12
Guaranteed Funds						
Quebec (b)	79,662 13	....	....	706 62	80,368 75	Nil

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—J. M. MACDONNELL

Vice-Presidents—SIR THOMAS WHITE, G.C.M.G.
J. A. MCLEOD
G. A. MORROW
A. N. MITCHELL

General Manager—W. M. O'CONNOR

Secretary—W. G. DAVIDSON

Assistant General Managers—H. A. CLARKE
H. V. LAUGHTON

DIRECTORS

W. E. RUNDLE
HON. LEIGHTON MCCARTHY, K.C.
HERBERT C. COX
RT. HON. SIR THOMAS WHITE, G.C.M.G.
W. M. BIRKS
EDWARD FITZGERALD
CARL RIORDON
WALTER MOLSON
D'ARCY MARTIN, K.C.
WILLIAM LEGGAT
J. A. MCLEOD
G. A. MORROW
A. N. MITCHELL
AIME GEOFFRION, K.C.
J. P. BICKELL
R. Y. EATON
S. H. LOGAN
R. A. BRYCE
J. M. MACDONNELL
A. STEWART MCNICHOLS
COLIN OSBORNE
SIR ELLSWORTH FLAVELLE, BART.
R. A. LAIDLAW
ALLAN S. BOND
HON. FRANK J. HUGHES, K.C.
W. J. HASTIE
F. P. WOOD
E. P. TAYLOR
E. K. WILLIAMS, K.C.
C. S. GUNN

Auditors—GEORGE EDWARDS and THOMAS P. GEGGIE, Toronto; EDWARDS, MORGAN & COMPANY, Montreal; G. E. F. SMITH and R. S. WATSON, Hamilton; GEORGE A. TOUCHE & COMPANY, Winnipeg and Edmonton.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of $100.00 each)	$3,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 820,952 30
2. Book value of real estate held for sale:			
Freehold land (including buildings)			1,619,414 39
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 205,433 63	
Agreements for sale		1,047,612 69	
			1,253,046 32
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— Principal			62,681 48
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:— Dominion and United Kingdom	$ 349,839 59		
Interest accrued	1,072 64		
		$ 350,912 23	
(b) Provincial and Provincial Guaranteed	$ 45,684 12		
Interest accrued	109 31		
		45,793 43	
(c) All other bonds	$ 151,646 70		
Interest accrued	187 40		
		151,834 10	
			548,539 76

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks			$ 692,696 35
7. Cash on hand			40,521 86
8. Cash on deposit with chartered banks in Canada, $403,874.54; elsewhere, $19.74			403,894 28
9. Advances to estates, trusts, etc., under administration			82,832 05
10. All other assets			2,676 92
Total Company Funds			$ 5,527,255 71

Guaranteed Funds

11. Amount secured by mortgages on real estate including:— First mortgages			$ 7,776,359 11
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:— Principal			189,045 00
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:— Dominion and United Kingdom	$ 6,380,721 17		
Interest accrued	54,487 48		
		$ 6,435,208 65	
(b) Provincial and Provincial Guaranteed	$ 1,401,698 84		
Interest accrued	10,738 39		
		1,412,437 23	
(c) Canadian municipalities, school districts and rural telephone companies	$ 579,937 30		
Interest accrued	6,949 92		
		586,887 22	
(d) All other bonds	$ 1,321,818 47		
Interest accrued	14,546 18		
		1,336,364 65	
			9,770,897 75
14. Book value of Stocks			163,269 60
15. Cash on hand			109,928 67
16. Cash on deposit with chartered banks in Canada			855,842 81
Total Guaranteed Funds			$ 18,865,342 94

Estates, Trusts and Agency Funds

17. Unrealized assets	$154,407,158 10	
18. Investments	125,882,111 49	
19. Cash on hand and in banks	13,550,288 68	
		$293,839,558 27

Summary of Assets

Company Funds	$ 5,527,255 71
Guaranteed Funds	18,865,342 94
Estates, Trusts and Agency Funds	293,839,558 27
Grand Total of Assets	$318,232,156 92

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate — Reserve for Dominion Income Tax	$ 120,016 19
2. Dividends to shareholders declared and unpaid	60,000 00
3. All other liabilities	50,000 00
Total	$ 230,016 19

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital		$ 3,000,000 00
5. Reserve Fund		1,750,000 00
6. Balance of Profit and Loss Account		547,239 52
Total		$ 5,297,239 52
Total Company Funds		$ 5,527,255 71

Guaranteed Funds

7. Trust deposits		$ 17,270,859 93
8. Specific Guaranteed Funds		10,000 00
9. General Guaranteed Funds	$ 1,578,541 16	
Interest due and accrued	5,941 85	
		1,584,483 01
Total Guaranteed Funds		$ 18,865,342 94

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$293,756,726 22	
11. Due to Company Funds	82,832 05	
		$293,839,558 27

Summary of Liabilities

Company Funds	$ 5,527,255 71
Guaranteed Funds	18,865,342 94
Estates, Trusts and Agency Funds	293,839,558 27
Grand Total of Liabilities	$318,232,156 92

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 98,800 71	
(b) Collateral loans	1,085 02	
(c) Bonds and debentures	13,624 52	
(d) Dividends on stocks	23,143 90	
(e) Bank deposits	8,340 20	
(f) Other interest earned	3,949 53	
		$ 148,943 88
2. Profit in guaranteed funds		468,238 89
3. Agency fees and commissions earned		1,357,937 49
4. All other revenue for the year		19,629 21
Total		$ 1,994,749 47

Expenditure

5. Loss on sale of securities and real estate owned		$ 98,200 54
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 148,526 05	
(b) Provincial	2,141 02	
(c) Municipal	15,504 98	
		166,172 05
7. Commissions on loans and on sale of real estate		18 13
8. All other expenses incurred:—		
(a) Salaries	$ 930,126 01	
(b) Directors' and Advisory Committee fees	30,610 00	
(c) Auditors' fees	19,150 00	
(d) Legal fees	6,066 09	
(e) Rents	15,314 96	
(f) Travelling expenses	10,879 96	

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	31,272 04	
(h) Advertising	32,544 75	
(i) Postage, telegrams, telephones and express	24,304 86	
(j) Maintenance of Office Premises	98,025 43	
(k) Miscellaneous	240,381 49	
		1,438,675 59
9. Net profit transferred to Profit and Loss Account		291,683 16
Total		$ 1,994,749 47

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 495,556 36
2. Amount transferred from Revenue Account	291,683 16
Total	$ 787,239 52
3. Dividends to shareholders declared during year	$ 240,000 00
4. Balance of account at 31st December, 1942	547,239 52
Total	$ 787,239 52

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—The Company carries its own Fidelity and Indemnity Insurance.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:—
    - (a) March 4th, 1942; (b) April 1st, 1942; (c) 8% per annum.
    - (a) June 3rd, 1942; (b) July 2nd, 1942; (c) 8% per annum.
    - (a) September 2nd, 1942; (b) October 1st, 1942; (c) 8% per annum.
    - (a) December 2nd, 1942; (b) January 2nd, 1943; (c) 8% per annum.
3. Date appointed for the Annual Meeting for year 1942—January 26th, 1943. Date of last Annual Meeting—January 27th, 1942.
4. Amount of interest permanently capitalized during the year $ 155,999 40
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 1,297,163 23
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 7,696 49

CONSTATING INSTRUMENTS

August 12, 1898—Incorporated August 12, 1898, as The National Trust Company of Ontario, Limited, by Letters Patent under The Ontario Companies Act.

September 21, 1899—Order-in-Council, Province of Ontario, changing name of The National Trust Company of Ontario, Limited, to National Trust Company, Limited.

March 23, 1900—Authorized to do business in the Province of Quebec—Chap. 78, Statutes of Quebec, 63 Victoria.

July, 1900—Acquired Manitoba Trust Company by the purchase of its entire assets for $115.00 a share of capital stock.

June 1, 1900—Authorized to carry on and transact business in Manitoba, Chap. 69, Statutes of Manitoba, 63 and 64 Victoria, 1900.

August, 1924—Absorbed The Mercantile Trust Company of Canada, Limited, paying one share National Trust Company, Limited, stock and $30.00 cash for each two shares The Mercantile Trust Company of Canada, Limited, stock. Order-in-Council, Province of Ontario, assenting to above absorption.

NATIONAL TRUST COMPANY, LIMITED—*Continued*

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario...........(a)	6,191 47	....	193 23	....	6,384 70	2,530 59
Manitoba.........(a)	837,441 48	12,547 10	177,004 00	....	1,026,992 58	....
Saskatchewan.....(a)	308,542 59	2,038 66	42,061 46	....	352,642 71	....
Alberta...........(a)	453,972 27	10,131 76	130,714 01	....	594,818 04	3,288 11
Total.........	1,606,147 81	24,717 52	349,972 70	....	1,980,838 03	5,818 70
Ontario...........(b)	209,396 34	180 80	399 77	....	209,976 91	869 78
Manitoba.........(b)	117,296 93	Cr. 18 26	777 86	....	118,056 53	....
Saskatchewan.....(b)	17,831 90	20 25	10 44	....	17,862 59	....
Alberta...........(b)	6,090 00	....	605 45	....	6,695 45	....
Total.........	350,615 17	182 79	1,793 52	....	352,591 48	869 78
Total Company Funds	1,956,762 98	24,900 31	351,766 22	....	2,333,429 51	6,688 48
Guaranteed Funds						
Ontario...........(a)	17,105 07	711 39	....	....	17,816 46	....
Manitoba.........(a)	618,766 28	3,261 04	51,379 11	....	673,406 43	....
Saskatchewan.....(a)	1,730,158 05	43,200 04	357,781 45	....	2,131,139 54	....
Alberta...........(a)	1,299,069 32	14,928 14	272,542 71	....	1,586,540 17	118 50
Total.........	3,665,098 72	62,100 61	681,703 27	....	4,408,902 60	118 50
Ontario...........(b)	3,217,025 39	6,035 28	9,691 55	....	3,232,752 22	....
Quebec...........(b)	630,325 16	19,649 29	13,594 86	....	663,569 31	....
Manitoba.........(b)	441,808 20	1,143 36	333 15	....	443,284 71	....
Saskatchewan.....(b)	53,162 63	3,206 86	1,307 32	....	57,676 81	....
Alberta...........(b)	27,362 28	....	927 85	....	28,290 13	....
Total.........	4,369,683 66	30,034 79	25,854 73	....	4,425,573 18	....
Total Guaranteed Funds.............	8,034,782 38	92,135 40	707,558 00	....	8,834,475 78	....

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY
Vice-Presidents—R. J. GOURLEY
W. A. MURPHY

General Manager—J. H. RILEY
Secretary—WILLIAM MILTON
Treasurer—M. J. MARSHALL

DIRECTORS

N. J. BREEN
J. A. CROWE
A. L. DENISON
W. J. DOWLER
D. K. ELLIOTT
R. J. GOURLEY
H. B. LYALL
W. A. MURPHY
GEORGE McLEAN
C. S. RILEY
R. T. RILEY
SIDNEY T. SMITH
E. J. TARR, K.C.
J. H. TURNBULL

Auditors—WILLIAM GRAY & COMPANY, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $20.00 each)	$ 1,000,000 00
Amount subscribed (30,000 shares of $20.00 each)	600,000 00
Amount paid in cash	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 12,375 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			100,659 35
3. Amount secured by mortgages on real estate including:—			
First mortgages including Charges		$ 573,002 85	
Agreements for sale including Charges		207,617 38	
Interest due		232 81	
Interest accrued		1,653 17	
			782,506 21
(See Schedule B)			
4. Amount secured by Guaranteed Funds Assets			6,362 32
5. Amount of loans secured by stocks, bonds and other collateral:—			
Principal			1,000 00
6. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 10,000 00		
Interest accrued	100 00		
		$ 10,100 00	
(b) Canadian municipalities, school districts and rural telephone companies		20,861 77	
(c) All other bonds	$ 88,835 00		
Interest accrued	1,479 80		
		90,314 80	
			121,276 57
7. Book value of stocks			21,501 25
8. Cash on hand			131 38
9. Cash on deposit with chartered banks in Canada			80,887 31
10. Advances to estates, trusts, etc., under administration			6,911 60
11. All other assets			1,660 13
Total Company Funds			$ 1,135,271 12

THE NORTHERN TRUSTS COMPANY—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:— First mortgages		$ 434,213 34
(See Schedule B)		
13. Cash on deposit with chartered banks in Canada		1,237 90
Total Guaranteed Funds		$ 435,451 24

Estates, Trusts and Agency Funds

14. Unrealized assets	$10,349,064 32	
15. Investments	3,595,420 74	
16. Cash on hand and in banks	314,608 95	
		$14,259,094 01

Summary of Assets

Company Funds	$ 1,135,271 12
Guaranteed Funds	435,451 24
Estates, Trusts and Agency Funds	14,259,094 01
Grand Total of Assets	$15,829,816 37

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 1,100 00
2. Other expenses due and accrued	2,224 10
3. Investment reserves	278,544 17
4. All other liabilities	3,164 56
Total	$ 285,032 83
To the Shareholders:	
5. Paid-in Capital	$ 600,000 00
6. Balance of Profit and Loss Account	250,238 29
Total	$ 850,238 29
Total Company Funds	$ 1,135,271 12

Guaranteed Funds

7. Specific Guaranteed Funds	$ 435,451 24
Total Guaranteed Funds	$ 435,451 24

Estates, Trusts and Agency Funds

8. Estates	$13,920,138 59	
9. Trusts and Agencies	332,043 82	
10. Due to Company Funds	6,911 60	
		$14,259,094 01

Summary of Liabilities

Company Funds	$ 1,135,271 12
Guaranteed Funds	435,451 24
Estates, Trusts and Agency Funds	14,259,094 01
Grand Total of Liabilities	$15,829,816 37

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	$ 30,247 10
(b) Collateral loans	24 25
(c) Bonds and debentures	10,209 05

THE NORTHERN TRUSTS COMPANY—Continued

(d) Dividends on stocks	$ 1,142 50	
(e) Bank deposits	435 37	
(f) Other interest earned	306 90	
		$ 42,365 17
2. Profit in guaranteed funds		7,544 55
3. Agency fees and commissions earned		74,693 41
4. All other revenue for the year		11,798 21
Total		$ 136,401 34

Expenditure

5. Interest incurred		$ 34 27
6. License fees and taxes other than taxes on real estate:—		
(a) Provincial (Credit)	$ 1,477 27	
(b) Municipal	1,762 02	
		284 75
7. All other expenses incurred:—		
(a) Salaries	$ 65,279 49	
(b) Directors' and Advisory Committee fees	2,475 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	192 85	
(e) Rents	8,471 71	
(f) Travelling expenses	2,540 14	
(g) Printing and stationery	1,288 27	
(h) Advertising	345 96	
(i) Postage, telegrams, telephones and express	1,922 50	
(j) Miscellaneous	7,613 82	
		92,629 74
8. Net profit transferred to Profit and Loss Account		43,452 58
Total		$ 136.401 34

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 206,785 71
2. Amount transferred from Revenue Account	43,452 58
Total	$ 250.238 29
3. Balance of account at 31st December, 1942	$ 250,238 29
Total	$ 250.238 29

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $57,000.00.
2. Date appointed for the Annual Meeting—Second Wednesday in February.
   Date of last Annual Meeting—February 11, 1942.
3. Amount of interest permanently capitalized during the year $ 4.239 19
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department—$119,377.92 original assets of estates, and $41,017.86 as Investment for which Company is responsible.
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid $ 23.000 00

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.

Incorporated by Act of Parliament of Canada, 13-14 George V, c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)						
Ontario (b)	4,266 15			21 85	4,288 00	
Manitoba (a)	72,053 57	63 39	786 07	465 01	73,368 04	19,451 29
Manitoba (b)	45,171 20	346 68	73 80	448 40	46,040 08	9,550 84
Saskatchewan (a)	308,911 78	1,452 25	5,882 97	306 06	316,553 06	100,702 80
Saskatchewan (b)	58,633 58	401 86	1,171 35	161 14	60,367 93	2,545 80
Alberta (a)	249,360 61	3,325 15	10,062 74	60 16	262,808 66	186,636 25
Alberta (b)	36,634 01		39 56	190 55	36,864 12	797 67
Total (a)	630,325 96	4,840 79	16,731 78	831 23	652,729 76	306,790 34
Total (b)	144,704 94	748 54	1,284 71	821 94	147,560 13	12,894 31
Total	775,030 90	5,589 33	18,016 49	1,653 17	800,289 89	319,684 65
Guaranteed Funds:						
Manitoba (a)	23,202 01	101 50		232 65	23,536 16	
Manitoba (b)	56,894 78		3 79	599 95	57,498 52	
Saskatchewan (a)	124,635 57	338 87	2,961 69	677 17	128,613 30	13,762 45
Saskatchewan (b)	105,628 88		51 45	1,188 31	106,868 64	
Alberta (a)	70,136 20	1,311 64	2,912 16	625 50	74,985 50	22,849 63
Alberta (b)	53,715 90	281 67	160 93	912 45	55,070 95	1,398 40
Total (a)	217,973 78	1,752 01	5,873 85	1,535 32	227,134 96	36,612 08
Total (b)	216,239 56	281 67	216 17	2,700 71	219,438 11	1,398 40
Total	434,213 34	2,033 68	6,090 02	4,236 03	446,573 07	38,010 48

THE PREMIER TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—THOMAS B. HOLMES
Vice-President—JOHN DEARNESS, LL.D.   Secretary—NORMAN S. WATT

DIRECTORS

THOMAS B. HOLMES
JOHN DEARNESS, LL.D.
J. G. HOLMES
A. H. SEGUIN
D. C. MACLACHLAN

Auditors—JAMES R. NEFF, C.A.; IAN P. M. ROBERTSON, F.C.A., of the firm of Neff, Robertson and Company.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of $100.00 each)		$ 3,000,000 00
Amount subscribed		1,275,000 00
Amount paid in cash:		
On $1,193,800.00 stock fully called	$ 1,193,800 00	
On $70,000.00 stock 45% called	31,546 40	
On $11,200.00 stock various % called	6,970 60	
		1,232,317 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		$ 215,467 52
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 61,112 74	
(b) Held under power of sale, etc.	463,764 06	
		524,876 80
3. Amount secured by mortgages on real estate including:—		
First mortgages	$ 59,922 65	
Second and subsequent mortgages	3,400 00	
Agreements for sale	49,275 92	
Interest due	4,515 53	
Interest accrued	972 56	
		118,086 66
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:— Principal		9,427 85
5. Book value of bonds, debentures and debenture stocks:—		
Government and Government Guaranteed:—		
Dominion and United Kingdom	$ 145,403 21	
Interest accrued	1,419 07	
		146,822 28
6. Book value of stocks		111,235 27
7. Cash on hand		180 97
8. Cash on deposit with chartered banks in Canada		51,860 36
9. Advances to estates, trusts, etc., under administration		185,624 62
10. All other assets		11,977 36
Total Company Funds		$ 1,375,559 69

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—		
First mortgages	$ 1,389,405 74	
Agreements for sale	87,610 71	
Interest due	18,373 79	
Interest accrued	16,720 98	
		$ 1,512,111 22

(See Schedule B)

THE PREMIER TRUST COMPANY—*Continued*

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 299,708 06	
Interest due		853 44	
Interest accrued		331 91	
			$ 300,893 41
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 570,306 44		
Interest accrued	4,196 91		
		$ 574,503 35	
(b) Provincial and Provincial Guaranteed	$ 316,468 35		
Interest accrued	1,985 19		
		318,453 54	
(c) Canadian municipalities, school districts and rural telephone companies	$ 86,515 52		
Interest accrued	521 84		
		87,037 36	
(d) All other bonds	$ 16,576 04		
Interest accrued	109 76		
		16,685 80	
			996,680 05
14. Cash on hand			20,305 36
15. Cash on deposit with chartered banks in Canada, $59,237.30; elsewhere, $71.51			59,308 81
Total Guaranteed Funds			$ 2,889,298 85

Estates, Trusts and Agency Funds

16. Unrealized assets	$ 5,822,579 17	
17. Investments	1,663,812 61	
18. Cash on hand and in banks	194,215 12	
		$ 7,680,606 90

Summary of Assets

Company Funds	$ 1,375,559 69
Guaranteed Funds	2,889,298 85
Estates, Trusts and Agency Funds	7,680,606 90
Grand Total of Assets	$11,945,465 44

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 8,267 35
2. Other expenses due and accrued	1,816 17
3. Investment reserves	130,000 00
4. *Additional Investment Reserves set up by Registrar*	*70,000 00*
5. All other liabilities	1,978 27
Total	$ 212,061 79

To the Shareholders:

6. Paid-in Capital	$ 1,232,317 00
7. Balance of Profit and Loss Account	— 68,819 10
Total	$ 1,163,497 90
Total Company Funds	$ 1,375,559 69

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits		$ 1,378,068 49
9. General Guaranteed Funds	$ 1,502,032 19	
Interest due and accrued	9,198 17	
		1,511,230 36
Total Guaranteed Funds		$ 2,889,298 85

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$ 7,494,982 28	
11. Due to Company Funds	185,624 62	
		$ 7,680,606 90

Summary of Liabilities

Company Funds	$ 1,375,559 69
Guaranteed Funds	2,889,298 85
Estates, Trusts and Agency Funds	7,680,606 90
Grand Total of Liabilities	$11,945,465 44

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 7,514 26	
(b) Collateral loans	341 84	
(c) Bonds and debentures	3,262 09	
(d) Dividends on stocks	5,915 00	
(e) Other interest earned	7,347 44	
		$ 24,380 63
2. Profit in guaranteed funds		52,705 42
3. Agency fees and commissions earned		119,024 10
4. All other revenue for the year		1,339 05
Total		$ 197,449 20

Expenditure

5. Interest incurred		$ 576 92
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 21,219 13	
(b) Provincial	326 00	
(c) Municipal	2,512 21	
		24,057 34
7. Amount transferred to Investment Reserves		19,000 00
8. All other expenses incurred:—		
(a) Salaries	$ 81,712 32	
(b) Directors' and Advisory Committee fees	1,660 00	
(c) Auditor's fees	2,200 00	
(d) Legal fees	3,451 84	
(e) Rents	175 00	
(f) Travelling expenses	3,145 53	
(g) Printing and stationery	2,228 29	
(h) Advertising	2,266 42	
(i) Postage, telegrams, telephones and express	3,354 34	
(j) Maintenance of Office Premises	7,214 05	
(k) Miscellaneous	24,095 77	
		131,503 56
9. Net profit transferred to Profit and Loss Account		22,311 38
Total		$ 197,449 20

THE PREMIER TRUST COMPANY—*Continued*

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ – 106,494 20
2. Amount transferred from Revenue Account	22,311 38
3. Premium on capital stock sold during year	8 87
4. Additional investment reserves set up by Registrar in 1941 report now returned	40,000 00
Total	$ – 44,173 95
5. Dividends to shareholders declared during year	$ 24,645 15
6. Balance of account at 31st December, 1942	– 68,819 10
Total	$ – 44,173 95

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation. Blanket Bond on all employees to a limit of $50,000.00.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 8th, 1942; (b) June 30th, 1942; (c) 1%.
   (a) December 16th, 1942; (b) December 31st, 1942; (c) 1%.

3. Date appointed for the Annual Meeting—February 17th, 1943.
   Date of last Annual Meeting—February 18th, 1942.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is $ 443,841 07
   The amount of interest due and unpaid, whether capitalized or not 153,565 88
   The amount of interest on such loans taken credit for in the Revenue Account for the year 2,200 00

5. Amount of interest permanently capitalized during the year:—
   Company Funds $ 3,021 72
   Guaranteed Funds 918 73
   3,940 45

6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 129,995 32

7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid 17,102 49

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V. Extended March 24th, 1915. Registered in Ontario, November 20th, 1918.

Amalgamation with The Imperial Trusts Company of Canada. Agreement for purchase approved by the Treasury Board of Canada, 28th March, 1934, and also approved by Order-in-Council by the Lieutenant-Governor, Province of Ontario, on 24th April, 1934, as of 28th March, 1934.

Amalgamation with the Security Loan and Savings Company, St. Catharines, Ontario. Agreement of purchase approved by the Treasury Board of Canada, September 1st, 1937, and also approved by Order-in-Council of the Lieutenant-Governor for the Province of Ontario, June 23rd, 1937, as of March 24th, 1937.

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Mortgages:						
Ontario..........(a)	11,500 00	....	....	133 57	11,633 57	....
Ontario..........(b)	497,020 01	771 32	3,184 26	374 04	501,349 63	3,582 09
Saskatchewan....(a)	1,406 27	47 13	199 01	....	1,652 41	....
Agreements for Sale:						
Ontario..........(a)	10,775 53	....	774 44	33 68	11,583 65	239 56
Ontario..........(b)	37,707 70	81 19	358 24	431 27	38,578 40	....
Alberta..........(a)	711 50	....	....	....	711 50	196 95
	559,121 01	....	....	....	....	....
Less held under power of sale.............	443,841 07	....	....	....	....	....
	115,279 94	899 64	4,515 95	972 56	565,509 16	4,018 60
Guaranteed Funds						
Mortgages:						
Ontario..........(a)	203,541 81	....	2,661 76	1,984 01	208,187 58	5,318 21
Ontario..........(b)	1,177,316 65	4,479 19	14,043 87	14,202 30	1,210,042 01	14,564 96
Alberta..........(a)	1,200 00	....	....	....	1,200 00	95 00
Saskatchewan....(a)	2,558 24	309 85	1,713 44	....	4,581 53	2,193 70
Agreements for Sale:						
Ontario..........(a)	5,900 00	....	....	24 49	5,924 49	....
Ontario..........(b)	81,681 75	28 96	314 82	510 18	82,535 71	213 40
	1,472,198 45	4,818 00	18,733 89	16,720 98	1,512,471 32	22,385 27

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
Vice-Presidents—PAUL GALIBERT
L. R. CHAMPION
Manager—FRANK S. TAYLOR
Secretary—ALFRED HALL
Treasurer—GEORGE M. RAE

DIRECTORS

H. N. CHAUVIN, K.C.
PAUL GALIBERT
L. R. CHAMPION
HAROLD E. WALKER, K.C.
W. DOIG ROBB
FRANK S. TAYLOR
W. B. POWELL
E. V. BARTHE
GEORGE GANETAKOS

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $10.00 each)	$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 66,979 57
2. Book value of real estate held for sale:—			
Freehold land (including buildings)			55,439 49
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 2,044 21	
Agreements for sale		746 10	
			2,790 31
4. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 83,670 00		
Interest accrued	1,210 84		
		$ 84,880 84	
(b) Provincial and Provincial Guaranteed	$ 15,400 00		
Interest accrued	226 85		
		15,626 85	
(c) Canadian municipalities, school districts and rural telephone companies	$ 13,083 70		
Interest accrued	243 84		
		13,327 54	
(d) All other bonds	$ 3,010 00		
Interest accrued	62 47		
		3,072 47	
			116,907 70
5. Book value of stocks			1 00
6. Cash on hand			170 00
7. Cash on deposit with chartered banks in Canada			25,848 88
8. Advances to estates, trusts, etc., under administration			12,825 77
9. All other assets			18,498 72
Total Company Funds			$ 299,461 44

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Estates, Trusts and Agency Funds

10. Investments	$ 2,546,551 43	
11. Cash on hand and in banks	306,615 03	
		$ 2,853,166 46

Summary of Assets

Company Funds	$ 299,461 44
Estates, Trusts and Agency Funds	2,853,166 46
Grand Total of Assets	$ 3,152,627 90

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 6,352 02
2. Other expenses due and accrued	6,254 67
3. All other liabilities	1,079 24
Total	$ 13,685 93

To the Shareholders:

4. Paid-in Capital	$ 175,270 00
5. Balance of Profit and Loss Account	110,505 51
Total	$ 285,775 51
Total Company Funds	$ 299,461 44

Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	$ 2,840,340 69	
7. Due to Company Funds	12,825 77	
		$ 2,853,166 46

Summary of Liabilities

Company Funds	$ 299,461 44
Estates, Trusts and Agency Funds	2,853,166 46
Grand Total of Liabilities	$ 3,152,627 90

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 4,388 41
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 83 22	
(b) Collateral loans	305 17	
(c) Bonds and debentures	4,308 42	
		4,696 81
3. Agency fees and commissions earned		111,413 36
4. All other revenue for the year		1,467 44
Total		$ 121,966 02

Expenditure

5. Amount by which ledger values of assets were written down		$ 6,427 70
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 9,328 41	
(b) Provincial	116 16	
(c) Municipal	927 89	
		10,372 46

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

7. All other expenses incurred:—		
(a) Salaries	$ 68,960 37	
(b) Directors' and Advisory Committee fees	880 00	
(c) Auditors' fees	2,825 00	
(d) Legal fees	53 50	
(e) Rents	12,882 00	
(f) Travelling expenses	1,586 46	
(g) Printing and stationery (Credit)	476 58	
(h) Advertising	381 51	
(i) Postage, telegrams, telephones and express	2,614 84	
(j) Miscellaneous	5,904 66	
		$ 95,611 76
8. Net profit transferred to Profit and Loss Account		9,554 10
Total		$ 121,966 02

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 100,951 41
2. Amount transferred from Revenue Account	9,554 10
Total	$ 110,505 51
3. Balance of account at 31st December, 1942	$ 110,505 51
Total	$ 110,505 51

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, all officers bonded.
2. Date appointed for the Annual Meeting—11th March, 1943.
Date of last Annual Meeting—11th March, 1942.

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a Special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII, Chapter 124.

Authorized in 1911 by Special Act of the Legislature, 1 Geo. V, Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

> "(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to trust companies by any Public Act or Order of the Lieutenant-Governor in Council of the said Province and shall be subject to the general public law of the said Province relating to trust companies and trusts."

In 1922, by Chap. 71, George V, 12-13, the authorized capital was increased from $1,500,000 to $2,000,000 representing 20,000 shares of par value $100.

In 1930, by Chap. 70, George V, 20-21, the capital structure was altered to represent 100,000 shares of stock with a par value of $20 a share.

In 1934 by Bill No. 11, 5th Session, 17th Parliament 24, George V, the par value of the shares was reduced from $20 to $10.

Under the provisions of 1 Geo. V, c. 139, as amended by 10 Geo. V, c. 158, the deposit as security to do business in Ontario may be fixed from time to time by the Lieutenant-Governor in Council. By Order-in-Council, dated June 15th, 1920, the Company's deposit of $200,000 was reduced to $50,000.00. By Order-in-Council, dated July 4th, 1933, the deposit required was further reduced to $30,000.00.

The Company has a deposit in the Province of Ontario amounting to $30,000.00.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Mortgages:						
Quebec..........(b)	2,044 21	....	....	....	2,044 21	....
Agreements for Sale:						
Alberta..........(b)	746 10	....	....	....	746 10	....
Total..........	2,790 31	....	....	....	2,790 31	Nil

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

Honorary President—HUNTLY R. DRUMMOND
President—ROBERT P. JELLETT
Vice-President—GEORGE W. SPINNEY, C.M.G.
General Manager—ROSS CLARKSON
Assistant General Manager—J. F. WILKES
Secretary—G. T. BOGERT

DIRECTORS

HUNTLY R. DRUMMOND
ROBERT P. JELLETT
GEORGE W. SPINNEY, C.M.G.
THE HON. C. C. BALLANTYNE, P.C.
SIR EDWARD BEATTY, G.B.E.
LAMONTE J. BELNAP
WILLIAM A. BOG
THE HON. HENRY COCKSHUTT
NORMAN J. DAWES
C. W. DEAN
JACKSON DODDS, O.B.E.
THE HON. CHARLES A. DUNNING, P.C.
JAMES A. ECCLES
R. S. MCLAUGHLIN
ROSS H. MCMASTER
THE HON. S. C. MEWBURN, K.C.
BRITTON OSLER, K.C.
CHARLES F. SISE
WALTER M. STEWART
THE HON. L. A. TASCHEREAU, K.C., LL.D.
SIR FREDERICK WILLIAMS-TAYLOR, LL.D.

Auditors—JOHN PATERSON, C.A.; ALASTAIR A. GOWAN, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $20 each, 30,000 shares of $100 each)	$5,000,000 00
Amount subscribed (100,000 shares of $20 each)	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal			$ 330,000 00
2. Office premises			578,287 97
3. Book value of real estate held for sale:			
Freehold land (including buildings)			1 00
4. Amount secured by mortgages on real estate including:—			
First mortgages		$ 1,207,281 59	
Second and subsequent mortgages		930 45	
Agreements for sale		11,100 45	
Interest due		3,318 85	
Interest accrued		12,149 05	
			1,234,780 39
(See Schedule B)			
5. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 2,343,573 23	
Interest accrued		2,428 89	
			2,346,002 12
6. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 3,296,196 40		
Interest accrued	20,568 00		
		$ 3,316,764 40	

THE ROYAL TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	$ 2,135,882 05		
Interest accrued	17,685 42	$ 2,153,567 47	
(c) Canadian municipalities, school districts and rural telephone companies	$ 630,665 19		
Interest accrued	7,357 50	638,022 69	
(d) All other bonds	$ 1,892,263 15		
Interest accrued	32,012 30	1,924,275 45	
			$ 8,032,630 01
7. Book value of stocks			736,993 13
8. Cash on hand			3,385 73
9. Advances to estates, trusts, etc., under administration			531,461 69
10. Accrued fees and charges for administering estates			211,041 45
11. All other assets			71,922 50
Total Company Funds			$ 14,076,505 99

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 1,345,103 22	
Interest accrued		915 75	$ 1,346,018 97
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:— Dominion and United Kingdom	$ 3,673,974 83		
Interest accrued	23,260 35	$ 3,697,235 18	
(b) Provincial and Provincial Guaranteed	$ 321,375 45		
Interest accrued	4,113 53	325,488 98	
(c) Canadian municipalities, school districts and rural telephone companies	$ 325,138 75		
Interest accrued	3,393 68	328,532 43	
(d) All other bonds	$ 143,320 43		
Interest accrued	998 47	144,318 90	
			4,495,575 49
14. Cash on deposit with chartered banks in Canada			21,153 92
15. All other assets			44,532 52
Total Guaranteed Funds			$ 5,907,280 90

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	$710,782,276 76	
17. Cash on hand and in banks	19,282,712 48	$730,064,989 24

Summary of Assets

Company Funds	$ 14,076,505 99
Guaranteed Funds	5,907,280 90
Estates, Trusts and Agency Funds	730,064,989 24
Grand Total of Assets	$750,048,776 13

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks with security		$ 6,805,614 50
2. Taxes other than taxes on real estate		128,732 26
3. Other expenses due and accrued		12,443 49
4. All other liabilities		124,206 31
Total		$ 7,070,996 56

To the Shareholders:

5. Paid-in Capital		$ 2,000,000 00
6. Reserve Fund		4,000,000 00
7. Balance of Profit and Loss Account		1,005,509 43
Total		$ 7,005,509 43
Total Company Funds		$ 14,076,505 99

Guaranteed Funds

8. Indemnity, Surety and Guarantee Bonds		$ 44,532 52
9. Specific Guaranteed Funds		355,890 16
10. General Guaranteed Funds	$ 5,506,643 65	
Interest due and accrued	214 57	
		5,506,858 22
Total Guaranteed Funds		$ 5,907,280 90

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	$729,533,527 55	
12. Due to Company Funds	531,461 69	
		$730,064,989 24

Summary of Liabilities

Company Funds	$ 14,076,505 99
Guaranteed Funds	5,907,280 90
Estates, Trusts and Agency Funds	730,064,989 24
Grand Total of Liabilities	$750,048,776 13

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 80,256 41	
(b) Collateral loans	106,803 15	
(c) Bonds and debentures	325,236 68	
(d) Dividends on stocks	57,834 46	
		$ 570,130 70
2. Profit in guaranteed funds		65,189 56
3. Agency fees and commissions earned		2,039,131 48
4. All other revenue for the year		33,016 17
Total		$ 2,707,467 91

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		$ 19,128 12
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 190,500 00	
(b) Provincial (Credit)	2,149 70	
(c) Municipal	21,408 65	
		209,758 95
7. Amount transferred to Investment Reserves		3,677 49
8. All other expenses incurred:—		
(a) Salaries	$ 1,515,395 79	
(b) Directors' and Advisory Committee fees	44,327 44	
(c) Auditors' fees	38,828 86	
(d) Legal fees	2,532 95	
(e) Rents	171,043 13	
(f) Travelling expenses	19,882 38	
(g) Printing and stationery	39,781 90	
(h) Advertising	27,066 12	
(i) Postage, telegrams, telephones and express	43,503 33	
(j) Maintenance of Office Premises	49,522 81	
(k) Miscellaneous	144,650 74	
		2,096,535 45
9. Net profit transferred to Profit and Loss Account		378,367 90
Total		$ 2,707,467 91

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 977,141 53
2. Amount transferred from Revenue Account	378,367 90
Total	$ 1,355,509 43
3. Dividends to shareholders declared during year	$ 320,000 00
4. Amount transferred to Staff Pension Fund—Special Contribution	30,000 00
5. Balance of account at 31st December, 1942	1,005,509 43
Total	$ 1,355,509 43

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) January 13th, 1942; (b) February 2nd, 1942; (c) 80c.
    (a) April 14th, 1942; (b) May 1st, 1942; (c) 80c.
    (a) July 14th, 1942; (b) August 1st, 1942; (c) 80c.
    (a) October 13th, 1942; (b) November 2nd, 1942; (c) 80c.
3. Date appointed for the Annual Meeting—Second Tuesday in February. Date of last Annual Meeting—February 10th, 1942.
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is $ 16,500 00
5. The amount of interest on such loans taken credit for in the Revenue Account for the year is 25 77

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. 1895), chap. 67 (Q), and by 63 Vict. (1900), chap 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V. (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. V. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

THE ROYAL TRUST COMPANY—Continued

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."
The Company has a deposit in the Province of Ontario amounting to $200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Alberta............(a)	8,996 03			24 77	9,020 80	620 95
Alberta............(b)	3,183 24	107 83			3,291 07	1,843 91
New Brunswick....(a)	11,850 00			51 87	11,901 87	
British Columbia..(a)	240,668 07	3,465 93	336 25	1,308 41	245,778 66	206 69
Manitoba..........(a)	30,457 93	184 47		3 24	30,645 64	639 70
Manitoba..........(b)	17,619 61	23 40			17,643 01	1,623 29
Nova Scotia........(a)	8,218 92			83 09	8,302 01	
Ontario............(a)	341,484 80		740 80	2,941 76	345,167 36	9,459 30
Quebec............(a)	667,882 28		2,241 80	7,735 91	677,859 99	4,873 84
Saskatchewan......(a)	6,720 85				6,720 85	3,464 58
Saskatchewan......(b)	431,596 06	17,588 34			449,184 40	133,495 30
Total........(a)	1,316,278 88	3,650 40	3,318 85	12,149 05	1,335,397 18	19,265 06
Total........(b)	452,398 91	17,719 57			470,118 48	136,962 50
Total...............	1,768,677 79	21,369 97	3,318 85	12,149 05	1,805,515 66	156,227 56

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—CHARLES BAUCKHAM
Vice-President—A. W. BRIGGS, K.C. Assistant Manager—JAMES R. LOVATT
Secretary—E. R. MEREDITH Treasurer—J. M. SMILLIE

DIRECTORS

CHARLES BAUCKHAM
A. W. BRIGGS, K.C.
JOHN HALLAM
C. H. BURGESS
LORNE JOHNSON
S. J. BOYD, M.D.
J. R. BOYS
R. T. BIRKS, K.C.

Auditors—PEAT, MARWICK, MITCHELL & COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On $940,200.00 stock 50% called	804,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		$ 79,500 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		157,097 03
3. Amount secured by mortgages on real estate including:—		
First mortgages	$ 191,811 34	
Second mortgages	43,659 33	
Agreements for sale	170,294 76	
Interest due	28,000 92	
Interest accrued	2,142 90	
		435,909 25
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:—		
Bonds other than Government, Provincial and Municipal	$ 53,660 25	
Interest accrued	290 08	
		53,950 33
5. Book value of stocks	$ 108,084 57	
Accrued dividends thereon	653 50	
		108,738 07
6. Cash on hand		9,204 14
7. Cash on deposit with chartered banks in Canada		64,478 59
8. Advances to estates, trusts, etc., under administration		67,602 66
9. Accrued fees and charges		11,729 20
10. All other assets		12,928 08
Total Company Funds		$ 1,001,137 35

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—		
First mortgages	$ 1,656,972 51	
Agreements for sale	174,641 55	
Interest due	559 90	
Interest accrued	19,717 88	
		$ 1,851,891 84
(See Schedule B)		

THE STERLING TRUSTS CORPORATION—Continued

12. Book value of bonds, debentures and debenture stocks:—			
(a) Government — Dominion	$ 180,626 49		
Interest accrued	744 01	$ 181,370 50	
(b) Provincial	$ 88,610 15		
Interest accrued	849 18	89,459 33	
(c) Canadian municipalities and school districts	$ 244,295 80		
Interest accrued	5,392 45	249,688 25	520,518 08
13. Cash on hand			8,869 76
14. Cash on deposit with chartered banks in Canada			24,543 43
Total Guaranteed Funds			$ 2,405,823 11

Estates, Trusts and Agency Funds

15. Unrealized assets and investments	$ 5,448,020 40	
16. Cash on hand and in banks	262,619 47	$ 5,710,639 87

Summary of Assets

Company Funds	$ 1,001,137 35
Guaranteed Funds	2,405,823 11
Estates, Trusts and Agency Funds	5,710,639 87
Grand Total of Assets	$ 9.117,600 33

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 6,100 00
2. Dividends to shareholders declared and unpaid	12,050 86
3. Investment reserves	96,513 88
4. All other liabilities	1,225 44
Total	$ 115,890 18

To the Shareholders:

5. Paid-in Capital	$ 804,000 00
6. Reserve Fund	50,000 00
7. Balance of Profit and Loss Account	31,247 17
Total	$ 885,247 17
Total Company Funds	$ 1,001,137 35

Guaranteed Funds

8. Trust deposits		$ 359,572 74
9. General Guaranteed Funds	$ 2,024,010 99	
Interest due and accrued	22,239 38	2,046,250 37
Total Guaranteed Funds		$ 2,405,823 11

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$ 5,667,037 21	
11. Due to Company Funds	43,602 66	
		$ 5,710,639 87

Summary of Liabilities

Company Funds	$ 1,001,137 35
Guaranteed Funds	2,405,823 11
Estates, Trusts and Agency Funds	5,710,639 87
Grand Total of Liabilities	$ 9,117,600 33

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 2,451 77
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 18,532 30	
(b) Collateral loans	175 35	
(c) Bonds and debentures	3,415 52	
(d) Dividends on stocks	5,853 75	
(e) Other interest earned	727 30	
		28,704 22
3. Profit on sale of securities and real estate		6,688 40
4. Profit in guaranteed funds		43,096 34
5. Agency fees and commissions earned		47,210 26
6. All other revenue for the year		5,598 24
Total		$ 133,749 23

Expenditure

7. Loss on sale of real estate owned		$ 14,534 02
8. Amount by which ledger values of assets were written down		4,970 84
9. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 13,595 11	
(b) Provincial	360 00	
(c) Municipal	906 56	
		14,861 67
10. All other expenses incurred:—		
(a) Salaries	$ 48,692 30	
(b) Directors' and Advisory Committee fees	515 00	
(c) Auditors' fees	1,500 00	
(d) Rents	9,710 00	
(e) Travelling expenses	2,204 87	
(f) Printing and stationery	2,006 27	
(g) Advertising	3,253 21	
(h) Postage, telegrams, telephones and express	1,445 99	
(i) Miscellaneous	3,463 11	
		72,790 75
11. Net profit transferred to Profit and Loss Account		26,591 95
Total		$ 133,749 23

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 29,755 76
2. Amount transferred from Revenue Account	26,591 95
Total	$ 56,347 71

THE STERLING TRUSTS CORPORATION—Continued

3. Dividends to shareholders declared during year	$	24,100 54
4. Paid into Retirement Fund		1,000 00
5. Balance of account at 31st December, 1942		31,247 17
Total	$	56,347 71

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $35,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 15th, 1942; (b) July 2, 1942; (c) 1½%.
   (a) December 7, 1942; (b) January 2, 1943; (c) 1½%.
3. Date appointed for the Annual Meeting—February 8th, 1943.
   Date of last Annual Meeting—February 9th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 162,740 25
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:—
   Unpresented Certificates .... $ 6,700 00
   Unpresented Coupons 34 98
   6,734 98

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 19th May, 1911, by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies' Register, 1st December, 1913.

By an Act of the Parliament of Canada, 17 Geo. V, chap. 94, April 14th, 1927, the authorized capital stock of the corporation was increased from $1,000,000 to $2,000,000.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario .... (a)	1,400 00	....	....	....	1,400 00	....
Ontario .... (b)	169,038 84	431 76	45 71	1,641 17	171,157 48	....
Manitoba .... (a)	1,500 00	....	....	48 48	1,548 48	....
Saskatchewan .... (a)	209,788 08	4,025 28	24.832 75	453 25	239,099 36	Not computed
Saskatchewan .... (b)	17,099 40	290 07	3,069 38	....	20,458 85	
Alberta .... (a)	2,192 00	....	53 08	....	2,245 08	....
	401,018 32	4,747 11	28,000 92	2,142 90	435,909 25	....
Guaranteed Funds						
Ontario .... (b)	1,830,924 06	690 00	559 90	19,717 88	1,851,891 84	Not computed

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—HON. CHARLES MCCREA, K.C.
Vice-President—AUBREY DAVIS
Secretary—J. W. LANGMUIR
Treasurer—DONALD K. TOW
Vice-President and General Manager—W. G. WATSON

DIRECTORS

CHARLES MCCREA, K.C.
AUBREY DAVIS
WILLIAM G. WATSON
A. E. PHIPPS
HON. A. C. HARDY
COL. JOHN F. MICHIE
ISAAC PITBLADO, K.C.
PAUL J. MYLER
HON. ALBERT MATTHEWS
CHARLES S. MACINNES, C.M.G., K.C.
ALEXANDER FASKEN, K.C.
CHARLES S. MACDONALD
ARNOLD C. MATTHEWS
ARTHUR L. BISHOP
HON. G. HOWARD FERGUSON, K.C.
W. KASPAR FRASER, K.C.
WALTER C. LAIDLAW
BRIG. GEN. C. H. MACLAREN
HERBERT HORSFALL
CHARLES S. BAND
COL. THE HON. ERIC W. HAMBER
D. E. KILGOUR
C. GORDON COCKSHUTT

Auditors—CLARKSON, GORDON, DILWORTH & NASH; LEVER AND HOSKIN

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$5,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3.000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 1,600,000 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)		$ 1,798,863 57	
Held under power of sale, etc		120,770 78	
			1,919,634 35
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 489,420 12	
Agreements for sale		871,488 49	
Interest due		3,920 31	
Interest accrued		7,926 24	
			1,372,755 16
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 4,500 00	
Interest due		70 19	
Interest accrued		7 35	
			4.577 54
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 137,981 84		
Interest accrued	680 27		
		$ 138,662 11	
(b) Provincial and Provincial Guaranteed	$ 4,008 76		
Interest accrued	80 00		
		4,088 76	
(c) All other bonds	$ 84,632 53		
Interest accrued	173 29		
		84,805 82	
			227,556 69
6. Book value of stocks		$ 48,855 63	
Accrued dividends thereon		498 63	
			49,354 26
7. Cash on hand			966 55
8. Cash on deposit with chartered banks in Canada			310,120 41

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

9. Advances to estates, trusts, etc., under administration			$ 146,279 79
10. All other assets			36,215 95
Total Company Funds			$ 5,667,460 70

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages		$ 10,347,115 96	
Interest due		197,912 84	
Interest accrued		83,434 04	
			$ 10,628,462 84

(See Schedule B)

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 417,372 04	
Interest due		795 19	
Interest accrued		954 31	
			419,121 54
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 1,664,646 92		
Interest accrued	15,163 21		
		$ 1,679,810 13	
(b) Provincial and Provincial Guaranteed	$ 850,831 31		
Interest due	3,707 60		
Interest accrued	10,364 57		
		864,903 48	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,640,039 87		
Interest accrued	23,924 77		
		1,663,964 64	
(d) All other bonds	$ 90,051 43		
Interest accrued	1,173 37		
		91,224 80	
			4,299,903 05
14. Book value of Stocks		$ 74,310 90	
Accrued dividends thereon		184 33	
			74,495 23
15. Cash on hand			208,386 44
16. Cash on deposit with chartered banks in Canada			1,577,497 41
Total Guaranteed Funds			$ 17,207,866 51

Estates, Trusts and Agency Funds

17. Unrealized assets	$143,461,280 54	
18. Investments	79,733,402 75	
19. Cash on hand and in banks	5,031,085 90	
		$228,225,769 19

Summary of Assets

Company Funds	$ 5,667,460 70
Guaranteed Funds	17,207,866 51
Estates, Trusts and Agency Funds	228,225,769 19
Grand Total of Assets	$251,101,096 40

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate		$ 98,709 63
2. Dividends to shareholders declared and unpaid		30,000 00
3. Investment reserves		477,158 43
4. All other liabilities		13,140 34
Total		$ 619,008 40

To the Shareholders:

5. Paid-in Capital		$ 3,000,000 00
6. Reserve Fund		1,500,000 00
7. Balance of Profit and Loss Account		548,452 30
Total		$ 5,048,452 30
Total Company Funds		$ 5,667,460 70

Guaranteed Funds

8. Trust deposits		$ 6,666,549 90
9. Specific Guaranteed Funds		249,576 26
10. General Guaranteed Funds	$ 10,156,588 72	
Interest due and accrued	85,151 63	
		10,241,740 35
11. Investment Reserve		50,000 00
Total Guaranteed Funds		$ 17,207,866 51

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	$228,079,489 40	
13. Due to Company Funds	146,279 79	
		$228,225,769 19

Summary of Liabilities

Company Funds	$ 5,667,460 70
Guaranteed Funds	17,207,866 51
Estates, Trusts and Agency Funds	228,225,769 19
Grand Total of Liabilities	$251,101,096 40

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 66,790 69
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 59,855 98	
(b) Collateral loans	186 34	
(c) Bonds and debentures	5,956 74	
(d) Dividends on stocks	2,099 42	
(e) Other interest earned	37,092 15	
		105,190 63
3. Profit in guaranteed funds		281,386 98
4. Agency fees and commissions earned		941,676 19
5. All other revenue for the year		20,286 89
Total		$ 1,415,331 38

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

6. Amount by which ledger values of assets were written down		$ 50,000 00
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 74,914 61	
(b) Provincial	1,267 33	
(c) Municipal	18,818 06	
		95,000 00
8. Amount transferred to Investment Reserves		48,000 00
9. All other expenses incurred:—		
(a) Salaries	$ 715,308 67	
(b) Directors' and Advisory Committee fees	27,993 50	
(c) Auditors' fees	13,920 35	
(d) Legal fees	1,656 44	
(e) Rents	113,225 00	
(f) Travelling expenses	12,683 70	
(g) Printing and stationery	32,673 94	
(h) Advertising	27,760 64	
(i) Postage, telegrams, telephones and express	23,170 42	
(j) Miscellaneous	89,290 08	
		1,057,682 74
10. Net profit transferred to Profit and Loss Account		164,648 64
Total		$ 1,415,331 38

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 503,803 66
2. Amount transferred from Revenue Account	164,648 64
Total	$ 668,452 30
3. Dividends to shareholders declared during year	$ 120,000 00
4. Balance of account at 31st December, 1942	548,452 30
Total	$ 668,452 30

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) November 25th, 1941; (b) April 1st, 1942; (c) 1%.
    - (a) February 24th, 1942; (b) July 2nd, 1942; (c) 1%.
    - (a) June 2nd, 1942; (b) October 1st, 1942; (c) 1%.
    - (a) September 1st, 1942; (b) January 2nd, 1943; (c) 1%.
3. Date appointed for the Annual Meeting—First Wednesday in February. Date of last Annual Meeting—February 3rd, 1942.

4. Amount of interest permanently capitalized during the year:—	
Capital	$ 2,191 88
Guaranteed	13,964 38
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds	1,391 67
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid	$ 199,387 50

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.

1888—Letters Patent incorporating The Trusts Corporation of Ontario.

1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.

1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.

1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.

1899—An Act to incorporate The Winnipeg General Trusts Company.

1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.

1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.

1903—An Ordinance to permit the Corporation to carry on business in the Northwest Territories.

1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.

1904—Certificate of Corporations Register.

1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.

1905—License to carry on business in British Columbia.

1909—Letters Patent amending Act of 1899 with reference to dividend.

1912—Order-in-Council increasing Capital from $1,000,000.00 to $2,000,000.00.

1928—Order-in-Council increasing Capital from $2,000,000.00 to $3,000,000.00.

1931—Order-in-Council dated February 17th, 1931, increasing Capital from $3,000,000.00 to $5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(a)	20,741 22	5 00	....	174 31	20,920 53	....
Manitoba..........(a)	333,734 68	3,792 82	70,565 86	2,095 00	410,188 36	....
Saskatchewan.....(a)	772,484 22	14,783 35	142,903 48	2,145 00	932,316 05	....
Alberta............(a)	35,244 61	377 94	5,716 00	35 76	41,374 31	....
Total.......(a)	1,162,204 73	18,959 11	219,185 34	4,450 07	1,404,799 25	....
Ontario............(b)	246,940 93	6,387 41	19,551 68	1,579 09	274,459 11	....
Quebec............(b)	20,744 47	....	....	166 16	20,910 63	....
Manitoba..........(b)	60,984 92	223 92	765 53	687 00	62,661 37	....
Saskatchewan.....(b)	79,482 59	1,902 74	563 50	853 00	82,801 83	....
Alberta............(b)	7,435 03	490 81	2,112 40	43 93	10,082 17	....
British Columbia..(b)	35,168 57	Cr. 16 54	12 63	146 99	35,311 65	....
Total.........	450,756 51	8,988 34	23,005 74	3,476 17	486,226 76	Nil
Grand Total.........	1,612,961 24	27,947 45	242,191 08	7,926 24	1,891,026 01	....
Guaranteed Funds						
Ontario............(a)	102,819 94	35 00	594 72	1,492 25	104,941 91	....
Manitoba..........(a)	754,879 60	16,328 32	132,779 24	6,764 00	910,751 16	....
Saskatchewan.....(a)	3,382,948 61	117,375 12	755,045 83	12,747 00	4,268,116 56	....
Alberta............(a)	341,162 25	9,743 64	70,019 19	2,660 43	423,585 51	....
British Columbia..(a)	2,804 46	....	....	....	2,804 46	....
Total.........	4,584,614 86	143,482 08	958,438 98	23,663 68	5,710,199 60	....
Ontario............(b)	3,374,737 29	74,144 12	217,524 76	31,081 59	3,697,487 76	....
Quebec............(b)	148,938 34	....	480 60	2,016 12	151,435 06	....
Manitoba..........(b)	593,322 61	27,029 10	101,420 32	5,516 00	727,288 03	....
Saskatchewan.....(b)	817,255 62	50,923 08	26,200 46	8,519 00	902,898 16	....
Alberta............(b)	338,608 23	2,582 44	4,498 69	5,371 77	351,061 13	....
British Columbia..(b)	674,357 63	Cr. 90 19	850 25	7,265 88	682,383 57	....
Total.........	5,947,219 72	154,588 55	350,975 08	59,770 36	6,512,553 71	....
Total.........	10,531,834 58	298,070 63	1,309,414 06	83,434 04	12,222,753 31	Nil

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—ARTHUR F. WHITE
Vice-Presidents—HON. DR. H. A. BRUCE
C. S. HAMILTON
H. A. HOWARD

General Managers—C. S. HAMILTON
H. A. HOWARD
Secretary—J. E. ROBINSON
Treasurer—R. S. ANDERSON

DIRECTORS

W. M. ARCHIBALD
HERBERT BEGG
W. D. BELL
COL. THE HON. HERBERT A. BRUCE, M.D., F.R.C.S. (Eng.)
G. P. CAMPBELL, K.C.
F. J. CRAWFORD
C. S. HAMILTON
H. A. HOWARD
THAYER LINDSLEY
JOHN A. McDOUGALD
J. BRUCE McMARTIN
GORDON W. NICHOLSON
LT.-COL. W. E. PHILLIPS, D.S.C., M.C., B.A.Sc.
COL. S. C. ROBINSON
MAJOR EDMUND SWEET, K.C.
ARTHUR F. WHITE
COL. ERNEST WIGLE, B.A., K.C.
E. GORDON WILLS

Auditors—GEORGE EDWARDS, F.C.A.; H. PERCY EDWARDS F.C.A.
(of Edwards, Morgan and Company.)

CAPITAL

Amount of Capital Stock authorized (15,000 shares of $100.00 each)	$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On $1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		$	61,724 65
2. Book value of real estate held for sale:			
Freehold land (including buildings)			219,246 28
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 187,214 57	
Agreements for sale		326,610 38	
Interest due		17,185 54	
Interest accrued		1,886 95	
			532,897 44
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal		$ 66,933 78	
Interest due		5,933 99	
			72,867 77
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion	$ 22,600 00		
Interest accrued	226 00		
		$ 22,826 00	
(b) Provincial and Provincial Guaranteed		5,592 24	
(c) Canadian municipalities, school districts and rural telephone companies		6,671 62	
(d) All other bonds		330,186 68	
			365,276 54
6. Book value of stocks		$ 118,737 45	
Accrued dividends thereon		2,758 00	
			121,495 45
7. Cash on hand			4,817 57
8. Cash on deposit with chartered banks in Canada			169,888 84

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

9. Advances to estates, trusts, etc., under administration	$ 71,597 80
10. Accrued fees and charges for administering estates	37,141 56
11. All other assets	47,786 09
Total Company Funds	$ 1,704,739 99

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages		$ 4,180,097 05	
Agreements for sale		1,392,286 00	
Interest due		89,417 19	
Interest accrued		42,986 06	
			$ 5,704,786 30
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 47,851 38	
Interest due		363 19	
			48,214 57
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion	$ 743,260 79		
Interest accrued	5,495 84		
		$ 748,756 63	
(b) Provincial and Provincial Guaranteed	$ 1,030,005 91		
Interest accrued	8,345 57		
		1,038,351 48	
(c) Canadian municipalities, school districts and rural telephone companies	$ 311,187 25		
Interest accrued	5,377 19		
		316,564 44	
(d) All other bonds		140,000 00	
			2,243,672 55
15. Cash on hand			13,868 92
16. Cash on deposit with chartered banks in Canada			381,743 16
Total Guaranteed Funds			$ 8,392,285 50

Estates, Trusts and Agency Funds

17. Unrealized assets	$27,455,876 34	
18. Investments	10,029,518 88	
19. Cash on hand and in banks	1,782,819 43	
		$39,268,214 65

Summary of Assets

Company Funds	$ 1,704,739 99
Guaranteed Funds	8,392,285 50
Estates, Trusts and Agency Funds	39,268,214 65
Grand Total of Assets	$49,365,240 14

Liabilities

Company Funds

To the Public:

1. Reserve for taxes other than taxes on real estate	$ 10,000 00
2. Dividends to shareholders declared and unpaid	12,648 00
3. All other liabilities	4,747 95
Total	$ 27,395 95

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital		$ 1,267,500 00
5. Balance of Profit and Loss Account		409,844 04
Total		$ 1,677,344 04
Total Company Funds		$ 1,704,739 99

Guaranteed Funds

6. Trust deposits		$ 2,423,835 55
7. Specific Guaranteed Funds	$ 2,415,405 62	
Interest due and accrued	27,086 74	
		2,442,492 36
8. General Guaranteed Funds	$ 3,524,977 43	
Interest due and accrued	980 16	
		3,525,957 59
Total Guaranteed Funds		$ 8,392,285 50

Estates, Trusts and Agency Funds

9. Estates	$34,206,071 22	
10. Trusts and Agencies	4,990,545 63	
11. Due to Company Funds	71,597 80	
		$39,268,214 65

Summary of Liabilities

Company Funds	$ 1,704,739 99
Guaranteed Funds	8,392,285 50
Estates, Trusts and Agency Funds	39,268,214 65
Grand Total of Liabilities	$49,365,240 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 22,486 71	
(b) Collateral loans	1,840 94	
(c) Bonds and debentures	6,512 01	
(d) Dividends on stocks	6,386 00	
(e) Other interest earned	2,435 70	
		$ 39,661 36
2. Profit in guaranteed funds		108,897 99
3. Agency fees and commissions earned		351,181 86
4. All other revenue for the year		6,862 47
Total		$ 506,603 68

Expenditure

5. Amount by which ledger values of assets were written down		938 57
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 5,539 55	
(b) Provincial	900 49	
(c) Municipal	3,995 35	
		10,435 39
7. All other expenses incurred:—		
(a) Salaries	$ 245,081 47	
(b) Directors' and Advisory Committee fees	8,320 00	
(c) Auditors' fees	6,342 93	
(d) Legal fees	1,811 69	
(e) Rents	64,094 01	
(f) Travelling expenses	7,161 95	
(g) Printing and stationery	9,379 49	
(h) Advertising	6,127 30	
(i) Postage, telegrams, telephones and express	6,297 03	
(j) Miscellaneous	$ 42,061 96	
		396,677 83

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

8. Net profit transferred to Profit and Loss Account	$	98,551 89
Total	$	506,603 68

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	336,588 15
2. Amount transferred from Revenue Account		98,551 89
Total	$	435,140 04
3. Dividends to shareholders declared during year	$	25,296 00
4. Balance of account at 31st December, 1942		409,844 04
Total	$	435,140 04

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $189,500.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 15th, 1942; (b) July 2nd, 1942; (c) 2% per annum.
    (a) November 27th, 1942; (b) January 2nd, 1943; (c) 2% per annum.
3. Date appointed for the Annual Meeting—Between January 15th and March 1st as Directors may determine.
   Date of last Annual Meeting—February 10th, 1942.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$	140,979 88
The aggregate amount of instalments of principal in arrears		140,979 88
The amount of interest due and unpaid, whether capitalized or not		343,501 25
5. Amount of contingent liability not shown as direct debts in the foregoing statement		741,000 00
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		404,785 47
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid (Principal amount not presented for renewal or payment.)		41,953 82

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206), and The Loan and Trust Corporations Act (R.S.O. 1937, c. 257).

Amendments to Charter: December 23rd, 1897, "The Ontario Companies Act"; February 25th, 1898; "The Ontario Joint Stock Companies Letters Patent Act" and "The Trust Companies Act, 1895"; August 14th, 1900, "The Ontario Companies Act"; March 28th, 1907, "The Ontario Companies Act."

By Order-in-Council, dated January 25th, 1934, the Lieutenant-Governor in Council formally approved an agreement dated December 7th, 1933, whereby Trusts and Guarantee Company, Limited, acquired the assets and assumed the liabilities of Union Trust Company, Limited.

By Order-in-Council, dated October 30th, 1940, the Lieutenant-Governor in Council formally approved decreasing the capital stock from Three Million Dollars ($3,000,000) to One Million Five Hundred Thousand Dollars ($1,500,000).

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario........... (b)	159,441 94	107 18	702 29	211 43	160,462 84	991 05
Manitoba......... (a)	115,691 31	969 99	798 03	809 29	118,268 62	9,553 05
Manitoba......... (b)	70,502 83	72	89 04	88 06	70,680 65	....
Saskatchewan..... (a)	189,297 35	3,412 67	7,621 40	401 69	200,733 11	95,274 73
Alberta........... (a)	147,577 68	7,825 85	7,974 78	332 74	163,711 05	25,425 52
Alberta........... (b)	6,092 82	....	....	39 44	6,132 26	....
Quebec........... (b)	200 00	....	....	4 30	204 30	....
Total....... (a)	452,566 34	12,208 51	16,394 21	1,543 72	482,712 78	131.244 35
Total....... (b)	236,237 59	107 90	791 33	343 23	237,480 05	....
Guaranteed Funds						
Ontario........... (a)	51,387 89	....	680 27	576 79	52,644 95	4,162 16
Ontario........... (b)	4,488,328 64	4,608 93	22,450 79	36,312 97	4,551,701 33	31,180 86
Manitoba......... (a)	159,413 29	1,774 61	2,738 28	1,134 22	165,060 40	19,880 55
Manitoba......... (b)	170,243 17	Cr. 190 23	215 76	2,246 56	172,515 26	....
Saskatchewan..... (a)	154,957 57	3,882 56	13,766 52	864 42	173,471 07	80,555 27
Alberta........... (a)	111,525 90	6,168 63	6,505 36	1,000 72	125,200 61	40,945 73
Alberta........... (b)	253,439 02	25,863 19	23,395 69	850 38	303,548 28	....
British Columbia .. (a)	140,979 88	....	19,664 52	....	160,644 40	323,836 73
Total....... (a)	618,264 53	11,825 80	43,354 95	3,576 15	677,021 43	500,561 30
Total....... (b)	4,912,010 83	30,281 89	46,062 24	39,409 91	5,027,764 87	....
Total........... (a)	1,070,830 87	24,034 31	59,749 16	5,119 87	1,159,734 21	....
Total........... (b)	5,148,248 42	30,389 79	46,853 57	39,753 14	5,265,244 92	....
Total.............	6,219,079 29	54,424 10	106,602 73	44,873 01	6,424,979 13	631,805 65

THE VICTORIA TRUST AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

OFFICERS

President—T. H. STINSON, K.C.
Vice-Presidents—J. B. BEGG
H. J. McLAUGHLIN, K.C.
Manager and Treasurer—C. E. WEEKS
Secretary—G. A. WEEKS

DIRECTORS

T. H. STINSON, K.C.
J. B. BEGG
H. J. McLAUGHLIN, K.C.
WILLIAM FLAVELLE
W. WALDEN
C. E. WEEKS
W. E. REESOR
F. G. PERRIN

Auditors—RUTHERFORD WILLIAMSON, F.C.A.; H. A. SHIACH, F.C.A.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	810,000 00
Amount paid in cash	810,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 26,000 00
2. Book value of real estate held for sale:—			
(a) Freehold land (including buildings)		$ 176,691 62	
(b) Held under power of sale, etc.		2,877 10	
			179,568 72
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 448,572 85	
Agreements for sale		694,088 69	
Interest due		36,458 00	
Interest accrued		6,771 03	
			1,185,890 57
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral $38,400.00 of the Company's own stock upon which $38,400.00 has been paid.)			
Principal		$ 48,745 82	
Interest due		195 74	
Interest accrued		738 66	
			49,680 22
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 99 00		
Interest accrued	1 18		
		$ 100 18	
(b) Canadian municipalities, school districts and rural telephone companies	$ 25,241 82		
Interest due	69 69		
		25,311 51	
(c) All other bonds	$ 29,572 50		
Interest due	29 16		
Interest accrued	136 87		
		29,738 53	
			55,150 22
6. Book value of stocks			11,148 50
7. Cash on hand			5,368 04
8. Cash on deposit with chartered banks in Canada			16,163 09
9. Advances to estates, trusts, etc., under administration			19,801 32
10. All other assets			3,339 00
Total Company Funds			$ 1,552,109 68

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages		$ 4,137,826 63	
Where Company is collecting rents		862,566 27	
Interest due		104,223 62	
Interest accrued		40,909 58	
			$ 5,145,526 10
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 7,719 72	
Interest due		138 48	
Interest accrued		31 81	
			7,890 01
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 766,687 19		
Interest accrued	4,865 96		
		$ 771,553 15	
(b) Provincial and Provincial Guaranteed	$ 272,970 72		
Interest accrued	2,890 67		
		275,861 39	
(c) Canadian municipalities, school districts and rural telephone companies	$ 262,856 72		
Interest due	221 20		
Interest accrued	3,337 02		
		266,414 94	
(d) All other bonds	$ 353,371 07		
Interest due	467 00		
Interest accrued	2,361 95		
		356,200 02	
			1,670,029 50
14. Book value of Stocks			319,286 06
15. Cash on hand			95,199 95
16. Cash on deposit with chartered banks in Canada			119,130 49
17. All other assets			648 00
Total Guaranteed Funds			$ 7,357,710 11

Estates, Trusts and Agency Funds

18. Unrealized assets	$ 1,537,246 57	
19. Investments	281,289 15	
20. Cash on hand and in banks	242,719 48	
		$ 2,061,255 20

Summary of Assets

Company Funds	$ 1,552,109 68
Guaranteed Funds	7,357,710 11
Estates, Trusts and Agency Funds	2,061,255 20
Grand Total of Assets	$10,971,074 99

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 20,761 26
2. Dividends to shareholders declared and unpaid	8,100 00
3. Investment reserves	385,000 00
4. *Additional investment reserves set up by Registrar*	100,000 00
5. All other liabilities	1,533 75
Total	$ 515,395 01

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:		
6. Paid-in Capital		$ 810,000 00
7. Reserve Fund		300,000 00
8. Balance of Profit and Loss Account—Deficit		— 73,285 33
Total		$ 1,036,714 67
Total Company Funds		$ 1,552,109 68

Guaranteed Funds

9. Trust deposits		$ 1,926,870 14
10. General Guaranteed Funds	$ 5,280,333 57	
Interest due and accrued	150,506 40	
		5,430,839 97
Total Guaranteed Funds		$ 7,357,710 11

Estates, Trusts and Agency Funds

11. Estates	$ 1,490,463 16	
12. Trusts and Agencies	550,990 72	
13. Due to Company Funds	19,801 32	
		$ 2,061,255 20

Summary of Liabilities

Company Funds	$ 1,552,109 68
Guaranteed Funds	7,357,710 11
Estates, Trusts and Agency Funds	2,061,255 20
Grand Total of Liabilities	$10,971,074 99

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 38,763 67	
(b) Collateral loans	1,303 92	
(c) Bonds and debentures	1,488 79	
(d) Dividends on stocks	93 75	
		$ 41,650 13
2. Profit on sale of securities		8,667 81
3. Profit in guaranteed funds		55,357 32
4. Agency fees and commissions earned		9,272 03
5. All other revenue for the year		1,067 80
Total		$ 116,015 09

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 15,000 00	
(b) Provincial	310 00	
		15,310 00
7. Amount transferred to Investment Reserves		10,000 00
8. All other expenses incurred:—		
(a) Salaries	$ 31,931 12	
(b) Directors' and Advisory Committee fees	4,969 65	
(c) Auditors' fees	1,833 33	
(d) Legal fees	3,035 54	
(e) Rents	50 00	
(f) Travelling expenses	1,538 25	
(g) Printing and stationery	2,166 00	

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

(h) Advertising	$ 786 71	
(i) Postage, telegrams, telephones and express	2,434 80	
(j) Commissions on sale of G.I. Certificates	1,235 59	
(k) Maintenance of Office Premises	3,307 73	
(l) Miscellaneous	4,291 08	
		$ 57,579 80
9. Net profit transferred to Profit and Loss Account		33,125 29
Total		$ 116,015 09

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year—Deficit	$— 74,010 62
2. Amount transferred from Revenue Account	33,125 29
Total	$— 40,885 33
3. Dividends to shareholders declared during year	$ 32,400 00
4. Balance of account at 31st December, 1942—Deficit	$— 73,285 33
Total	$— 40,885 33

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $64,600.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    Four Quarterly Dividends of 1% each, payable first April, July, October, 1942, and January, 1943 .(Declared 15th month preceding.)
3. Date appointed for the Annual Meeting—February 2nd 1943.
   Date of last Annual Meeting—February 3rd, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 242,719 48
5. Amount of Company's own Guranteed Investment Receipts and interest thereon, *due* and unpaid 165,912 36

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 1887, c. 169, as amended by 56 Vic., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 Vic., c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company, having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

By a special Act of the Legislature of Ontario, 13 Geo. V, c. 107, the Company was granted the powers of a trust company and the name was changed to The Victoria Trust and Savings Company. (See also The Loan and Trust Corporations Act, R.S.O., 1937, chap. 257).

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing including charges	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds					
Ontario .... (a)	118,638 73	2.227 45	2,836 60	123,702 78	Not
Ontario .... (b)	404.996 63	745 38	2,713 47	408,455 48	Calculated
Saskatchewan .... (a)	600,900 53	32,203 67	921 45	634,025 65	....
Saskatchewan .... (b)	47,798 10	1,281 50	299 51	49,379 11	....
Guaranteed Funds					
Ontario .... (a)	363,387 50	8,708 93	8,582 14	380,678 57	....
Ontario .... (b)	3,855,781 56	30,844 90	31,455 66	3,918,082 12	....
Saskatchewan .... (a)	753,253 11	64,012 70	648 47	817,914 28	....
Saskatchewan .... (b)	27,970 73	657 09	223 31	28,851 13	....
Total—Company	1,172,333 99	36,458 00	6,771 03	1,215,563 02	....
Total—Guaranteed	5,000,392 90	104,223 62	40,909 58	5,145,526 10	....
Grand Total	6,172,726 89	140,681 62	47,680 61	6.361,089 12	....

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—FORD S. KUMPF
First Vice-President—LOUIS L. LANG Second Vice-President—HENRY KNELL
Managing Director and Secretary-Treasurer—P. V. WILSON

DIRECTORS

FORD S. KUMPF
LOUIS L. LANG
HENRY KNELL
GEORGE A. DOBBIE
HON. W. D. EULER
P. R. HILBORN
W. L. HILLIARD, M.D.
FRED HALSTEAD
WILLIAM HENDERSON, SR.
ALLAN HOLMES
W. J. MOTZ
R. O. MCCULLOCH
J. E. F. SEAGRAM
T. W. SEAGRAM
H. J. SIMS, K.C.
W. H. SOMERVILLE
P. V. WILSON

Auditors—J. F. SCULLY, C.A.; R. P. UFFELMANN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$2,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises			$ 142,591 42
2. Book value of real estate held for sale:			
Freehold land (including buildings)			187,796 62
3. Amount secured by mortgages on real estate including:—			
First mortgages		$ 292,781 51	
Interest accrued		8,395 45	
			301,176 96
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral $54,600.00 of the Company's own stock upon which $54,600.00 has been paid.)			
Principal		$ 121,212 61	
Interest due		719 24	
Interest accrued		1,632 09	
			123,563 94
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$ 393,832 47		
Interest accrued	2,387 70		
		$ 396,220 17	
(b) Canadian municipalties, school districts and rural telephone companies	$ 10,771 59		
Interest accrued	27 78		
		10,799 37	
(c) All other bonds	$ 93,901 02		
Interest accrued	184 38		
		94,085 40	
			501,104 94
6. Book value of stocks			18,106 58
7. Cash on hand			70,810 61
8. Cash on deposit with chartered banks in Canada			4,765 16

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

9. Advances to estates, trusts, etc., under administration	$ 45,081 63
10. Accrued fees and charges for administering estates	77,782 30
11. All other assets	44,617 37
Total Company Funds	$ 1,517,397 53

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages		$ 6,135,546 15	
Agreements for sale		184,854 05	
Interest due		24,363 69	
Interest accrued		77,041 12	
			$ 6,421,805 01
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal		$ 47,723 04	
Interest due		115 22	
Interest accrued		283 49	
			48,121 75
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	$1,567,074 78		
Interest accrued	11,650 94		
		$ 1,578,725 72	
(b) Provincial and Provincial Guaranteed	$ 985,544 52		
Interest accrued	10,715 07		
		996,259 59	
(c) Canadian municipalities, school districts and rural telephone companies	$ 871,652 91		
Interest accrued	6,099 51		
		877,752 42	
(d) All other bonds	$ 433,664 66		
Interest accrued	2,972 60		
		436,637 26	
			3,889,374 99
15. Book value of Stocks			210,295 03
16. Cash on hand			181,576 19
17. Cash on deposit with chartered banks in Canada, $558,821.29; elsewhere, $33,446.15			592,267 44
Total Guaranteed Funds			$11,343,440 41

Estates, Trusts and Agency Funds

18. Unrealized assets	$ 4,865,623 15	
19. Investments	3,487,578 95	
20. Cash on hand and in banks	307,350 00	
		$ 8,660,552 10

Summary of Assets

Company Funds	$ 1,517,397 53
Guaranteed Funds	11,343,440 41
Estates, Trusts and Agency Funds	8,660,552 10
Grand Total of Assets	$21,521,390 04

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 64,000 00
2. Dividends to shareholders declared and unpaid	25,000 00
3. Investment reserves	200,000 00
Total	$ 289,000 00

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:		
4. Paid-in Capital		$ 1,000,000 00
5. Reserve Fund		200,000 00
6. Balance of Profit and Loss Account		28,397 53
Total		$ 1,228,397 53
Total Company Funds		$ 1,517,397 53

Guaranteed Funds

7. Trust deposits	$ 7,169,740 73	
Interest due and accrued	23,608 58	
		$ 7,193,349 31
8. General Guaranteed Funds	$ 4,085,428 71	
Interest due and accrued	64,662 39	
		4,150,091 10
Total Guaranteed Funds		$11,343,440 41

Estates, Trusts and Agency Funds

9. Estates	$ 4,040,201 22	
10. Trusts and Agencies	4,575,269 25	
11. Due to Company Funds	45,081 63	
		$ 8,660,552 10

Summary of Liabilities

Company Funds	$ 1,517,397 53
Guaranteed Funds	11,343,440 41
Estates, Trusts and Agency Funds	8,660,552 10
Grand Total of Liabilities	$21,521,390 04

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises		$ 3,123 55
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	$ 16,492 19	
(b) Collateral loans	6,514 23	
(c) Bonds and debentures	14,408 25	
(d) Dividends on stocks	225 00	
(e) Bank deposits	3,067 65	
(f) Other interest earned	2,223 84	
		42,931 16
3. Profit on sale of securities and real estate		9,859 76
4. Profit in guaranteed funds		221,591 42
5. Agency fees and commissions earned		46,075 75
6. All other revenue for the year		4,795 36
Total		$ 328,377 00

Expenditure

7. Interest incurred		$ 2,183 56
8. Amount by which ledger values of assets were written down		3,000 00
9. License fees and taxes other than taxes on real estate:—		
(a) Dominion	$ 44,619 86	
(b) Provincial	342 67	
(c) Municipal	1,735 96	
		46,698 49

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Commissions on loans and on sale of real estate		$ 4,814 60
11. Amount transferred to Investment Reserves		30,495 29
12. All other expenses incurred:—		
(a) Salaries	$ 114,359 83	
(b) Directors' and Advisory Committee fees	7,502 30	
(c) Auditors' fees	2,400 00	
(d) Legal fees	325 20	
(e) Rents	9,504 00	
(f) Travelling expenses	910 79	
(g) Printing and stationery	6,424 34	
(h) Advertising	10,514 59	
(i) Postage, telegrams, telephones and express	3,736 13	
(j) Commissions on sale of G.I. Certificates	284 41	
(k) Maintenance of Office Premises	1,298 39	
(l) Miscellaneous	31,447 85	
		188,707 83
13. Net profit transferred to Profit and Loss Account		52,477 23
Total		$ 328,377 00

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 25,920 30
2. Amount transferred from Revenue Account	52,477 23
Total	$ 78,397 53
3. Dividends to shareholders declared during year	$ 50,000 00
4. Balance of account at 31st December, 1942	28,397 53
Total	$ 78,397 53

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00 covering any one officer or clerk while in the employ of the Trust Company.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 19th, 1942; (b) July 2nd, 1942; (c) 5%.
    (a) December 18th, 1942; (b) January 2nd, 1943; (c) 5%.
3. Date appointed for the Annual Meeting—February 2nd, 1943.
    Date of last Annual Meeting—February 3rd, 1942.

4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		$ 179,848 54
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:—		
Principal	$ 67,263 65	
Interest	143 12	
		67,406 77

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. V, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(a)	....	....	....	....	....	....
Ontario............(b)	292,781 51	....	....	8,395 45	301,176 96	....
Guaranteed Funds						
Ontario............(a)	197,695 32	255 60	1,592 81	3,693 97	203,237 70	....
Ontario............(b)	5,208,604 72	8,855 24	16,481 03	66,526 50	5,300,467 49	....
Quebec............(a)	....	....	....	....	....	....
Quebec............(b)	576,225 00	80 60	4,560 31	4,416 63	585,282 54	....
Manitoba..........(a)	....	....	....	....	....	....
Manitoba..........(b)	120,984 59	1,009 16	1,729 54	2,404 02	126,127 31	....
Saskatchewan.....(a)	208,124 63	17,170 91	....	....	225,295 54	....
Saskatchewan.....(b)	11,394 43	....	....	....	11,394 43	....
Total.......(a)	405,819 95	17,426 51	1,592 81	3,693 97	428,533 24	....
Total.......(b)	6,209,990 25	9,945 00	22,770 88	81,742 60	6,324,448 73	....
Grand Total..........	6,615,810 20	27,371 51	24,363 69	85,436 57	6,752,981 97	Nil

ABSTRACT

OF THE

Annual Report

OF THE

Registrar

Loan and Trust Corporations

Ontario

BEING A

Tabulated Summary of the Statements (subject to correction)
made by Loan and Trust Corporations pursuant to
Section 121 of the Loan and Trust Corporations
Act. R.S.O. 1937, c. 257.

FOR THE YEAR ENDING 31st DECEMBER

1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
2. LIABILITIES.
3. INCOME.
4. EXPENDITURES.
5. PROFIT AND LOSS ACCOUNT.

STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	3,396,500 00	1,947,983 95	46,486,754 34	104,499 89	3,471,501 66	1
Central Canada Loan and Savings Company	100,000 00	47,003 00	114,135 85	18,628 75	250,000 00	2
Credit Foncier Franco-Canadien	372,500 00	4,290,406 82	25,287,082 32	29,072 53	2,060,958 85	3
Guelph and Ontario Investment and Savnigs Society	30,000 00	157,391 25	3,890,696 86	12,597 44	561,061 20	4
Huron and Erie Mortgage Corporation	1,900,000 00	1,026,590 94	29,543,828 45	220,000 00	4,512,983 25	5
Lambton Loan and Investment Company	16,920 00	103,211 51	2,685,604 58	56,198 25	439,569 35	6
Landed Banking and Loan Company	84,000 00	295,080 93	1,884,568 41	4,303 06	451,612 49	7
Midland Loan and Savings Company	1,000 00	6,508 79	2,423,387 11	2,098 00	405,937 50	8
Niagara Falls Loan and Savings Company	....	212,563 97	438,704 10	....	195,424 09	9
Ontario Loan and Debenture Company	100,000 00	195,701 17	11,886,628 36	57,887 06	2,962,429 16	10
Peterborough Workingmen's Building and Savings Society	....	....	144,396 57	3,636 60	55,850 73	11
Provident Investment Company	....	4,154 19	6,849 22	....	....	12
Real Estate Loan Company of Canada	....	157,796 17	864,351 84	....	41,979 16	13
Toronto Mortgage Company	45,000 00	84,350 69	3,715,591 86	....	237,097 18	14
Toronto Savings and Loan Company	50,000 00	1,088,008 74	110,143 58	6,000 00	84,725 00	15
Totals	6,095,920 00	9,616,752 12	129,482,723 45	514,921 58	15,731,129 62	
Totals previous year	6,280,526 63	10,989,303 46	134,937,653 91	192,841 37	12,816,664 45	

*Unrealized assets of The People's Loan and Savings Corporation.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Provincial and Provincial Guaranteed Bonds Including Interest	Canadian Municipals, School Districts, and Rural Telephone Debentures, including Interest	All other Bonds including Interest	Stocks and accrued Dividends	Cash on hand and in Banks	Other Assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	1,478,590 86	789,463 58	176,729 49	1,995,200 98	3,547,603 05	47,551 50	63,442,379 30
2	258,306 25	37,025 00	525,386 97	3,711,821 00	26,883 84	....	5,089,190 66
3	3.279,502 86	1,195,753 05	979,858 89	....	2,226,241 91	291,856 33	40,013,233 56
4	152,092 37	33,182 08	38,934 52	264,450 00	133,950 51	4,072 02	5,278,428 25
5	926,163 64	407,668 02	327,403 32	1,681,645 04	1,157,891 02	*651,703 52	42,355,877 20
6	166,309 75	28,455 92	19,845 00	437,371 86	256,470 10	12,426 07	4,222,382 39
7	49,890 75	37,939 27	....	37,779 38	78,421 09	....	2,923,595 38
8	135,715 72	5,080 00	35,399 49	26,650 00	183,364 60	1,193 50	3,226,334 71
9	44,578 64	....	....	....	50,194 07	38 73	941,503 60
10	901,989 31	173,189 16	354,123 00	....	420,500 98	....	17,052,448 20
11	3,197 92	....	....	....	1,809 90	798 31	209,690 03
12	....	....	....	154,955 49	1,267 29	8,305 21	175,531 40
13	....	10,434 51	....	27,280 00	124,198 41	....	1,226,040 09
14	295,850 47	89,631 23	147,321 59	370,304 57	98,579 43	....	5,083,727 02
15	24,750 00	....	3,100 00	1,940,459 37	31,850 00	7,432 08	3,346,468 77
	7,716,938 54	2,807,821 82	2,608,102 27	10,647,917 69	8,339,226 20	1,025,377 27	194,586,830 56
	6,883,105 87	2,816,628 19	2,452,416 79	10,476,948 29	9,112,732 75	946,368 38	197,905,190 09

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	To the					
	Debenture Stock, including Interest	Debentures, including Interest		Deposits, including Interest	Money Borrowed including Interest	
		Payable in Canada	Payable Elsewhere than in Canada			
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation		26,018,842 76	7,217,533 21	16,323,800 40		1
Central Canada Loan and Savings Company						2
Credit Foncier Franco-Canadien		6,993,047 44	10,231,415 17			3
Guelph and Ontario Investment and Savings Society		2,440,482 18		1,274,140 49		4
Huron and Erie Mortgage Corporation	187,103 84	24,776,550 70	425,789 56	10,076,574 46		5
Lambton Loan and Investment Company		1,645,934 21		977,335 16		6
Landed Banking and Loan Company		437,527 81	16,264 78	771,321 26		7
Midland Loan and Savings Company		1,855,200 40		377,732 41		8
Niagara Falls Loan and Savings Company		23,520 00				9
Ontario Loan and Debenture Company		8,782,110 44	97,818 45	3,509,092 85		10
Peterborough Workingmen's Building and Savings Society					24,000 00	11
Provident Investment Company					85,680 87	12
Real Estate Loan Company of Canada		20,436 83	460,662 60			13
Toronto Mortgage Company		1,228,550 60	1,396,231 19	129,116 73		14
Toronto Savings and Loan Company						15
Totals	187,103 84	74,222,203 37	19,845,714 96	33,439,113 76	109,680 87	
Totals previous year	982,496 34	75,106,652 98	20,706,658 06	34,701,748 15	97,443 93	

* Deficit.

† Included an amount difference in exchange $4,027,347.48 and a suspense profit account $1,435,918.70.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Public				To Shareholders			
	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.
1	1,163,475 31	140,000 00	165,324 10	51,028,975 78	7,000,000 00	5,000,000 00	413,403 52	12,413,403 52
2	213,277 19	50,000 00	16,500 00	279,777 19	2,500,000 00	2,100,000 00	209,413 47	4,809,413 47
3	3,062,508 08	504,695 11	†6,116,847 55	26,908,513 35	9,647,667 19	2,737,354 33	719,698 69	13,104,720 21
4	....	24,130 00	24,702 41	3,763,455 08	965,200 00	519,435 00	30,338 17	1,514,973 17
5	....	50,000 00	100,000 00	35,616,018 56	5,000,000 00	1,500,000 00	239,858 64	6,739,858 64
6	....	23,692 50	18,489 93	2,665,451 80	789,750 00	700,000 00	67,180 59	1,556,930 59
7	41,196 86	10,000 00	12,344 26	1,288,654 97	1,000,000 00	600,000 00	34,940 41	1,634,940 41
8	....	14,400 00	85,000 00	2,332,332 81	360,000 00	480,000 00	54,001 90	894,001 90
9	82,000 00	15,479 40	4,870 44	125,869 84	773,970 00	30,000 00	11,663 76	815,633 76
10	....	50,000 00	102,077 27	12,541,099 01	2,000,000 00	2,400,000 00	111,349 19	4,511,349 19
11	6,378 47	....	2,804 85	33,183 32	152,349 58	....	24,157 13	176,506 71
12	....	....	1,367 75	87,048 62	100,000 00	....	*11,517 22	88,482 78
13	....	5,000 00	3,900 00	489,999 43	500,000 00	215,000 00	21,040 66	736,040 66
14	....	24,662 50	32,601 96	2,811,162 98	986,500 00	1,165,002 00	121,062 04	2,272,564 04
15	....	40,000 00	13,500 00	53,500 00	2,000,000 00	1,200,000 00	92,968 77	3,292,968 77
	4,568,835 91	952,059 51	6,700,330 52	140,025,042 74	33,775,436 77	18,646,791 33	2,139,559 72	54,561,787 82
	4,632,781 98	700,529 17	6,552,191 06	143,480,501 67	33,752,630 05	18,626,508 96	2,045,549 41	54,424,688 42

REVENUE ACCOUNT OF LOAN CORPORATIONS

Income

Name of Corporation	Rents Earned on Office Premises Net	Interest and			
		On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	128,147 26	2,245,302 53	2,678 90	202,783 99	1
Central Canada Loan and Savings Company	5,054 92	6,410 53	1,141 75	42,108 67	2
Credit Foncier Franco-Canadien	....	1,649,196 42	909 50	174,480 34	3
Guelph and Ontario Investment and Savings Society	6,851 41	194,563 80	855 34	36,524 00	4
Huron and Erie Mortgage Corporation	86,764 90	1,576,929 32	3,608 93	198,300 96	5
Lambton Loan and Investment Company	....	174,184 36	3,159 93	17,942 38	6
Landed Banking and Loan Company	....	111,149 47	178 30	18,743 86	7
Midland Loan and Savings Company	....	159,422 93	53 42	21,960 28	8
Niagara Falls Loan and Savings Company	....	33,014 99	....	6,017 92	9
Ontario Loan and Debenture Company	4,478 95	693,394 84	1,690 54	153,713 10	10
Peterborough Workingmen's Building and Savings Society	....	8,195 90	189 22	1,110 16	11
Provident Investment Company	....	384 18	....	....	12
Real Estate Loan Company of Canada	....	51,260 65	....	1,072 24	13
Toronto Mortgage Company	2,430 30	226,131 17	....	35,417 69	14
Toronto Savings and Loan Company	1,704 36	5,928 05	360 00	2,842 81	15
Totals	235,432 10	7,135,469 14	14,825 83	910,018 40	
Totals previous year	199,056 78	7,451,513 58	11,146 78	840,585 37	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Income

	Dividends Earned							
	Dividends on Stocks	On Bank Deposits	Other Interest Earned	Profit on Sale of Securities and Real Estate	Assets Written Up	Agency Fees and Commissions Earned	All other Revenue for Year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	94,341 00	20,294 66	....	124,122 79	....	21,714 37	204,503 31	3,043,888 81
2	208,375 00	547 56	....	6,232 50	....	....	18,324 79	288,195 72
3	....	17,764 25	....	115,930 09	....	....	403,089 65	2,358,370 25
4	12,900 00	....	....	500 00	5,000 00	....	823 98	258,018 53
5	61,929 80	2,164 17	....	28,575 34	....	3,783 14	84,298 85	2,046,355 41
6	12,953 00	1,053 20	....	929 21	....	....	1,599 79	211,821 87
7	2,569 90	....	....	....	....	352 71	536 65	133,530 89
8	2,000 00	567 42	....	325 00	....	712 84	1,400 70	186,442 59
9	....	667 86	....	....	....	....	25,328 19	65,028 96
10	....	2,530 26	....	2,733 42	....	1,354 02	19,151 62	879,046 75
11	....	....	....	80 25	....	....	460 79	10,036 32
12	2,590 00	43 35	....	....	....	7,013 17	2,167 93	12,198 63
13	1,155 30	695 36	....	....	....	....	9,213 60	63,397 15
14	19,915 76	....	....	....	....	....	....	283,894 92
15	125,164 60	....	....	1,276 50	....	1,079 12	64,752 06	203,107 50
	543,894 36	46,328 09	....	280,705 10	5,000 00	36,009 37	835,651 91	10,043,334 30
	538,496 95	35,384 84	....	223,707 23	5,000 00	42,092 79	559,453 61	9,906,437 93

REVENUE ACCOUNT OF LOAN CORPORATIONS

Expenditure

Name of Corporation	Interest incurred on: Debentures and debenture stock 1	Interest incurred on: Deposits 2	Interest incurred on: Other borrowed money 3	Loss on Sale of securities and real estate 4	
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	1,181,351 28	276,813 38	....	167,897 93	1
Central Canada Loan and Savings Company	....	....	....	187 50	2
Credit Foncier Franco-Canadien	572,460 72	....	....	....	3
Guelph and Ontario Investment and Savings Society	82,076 45	23,045 21	....	....	4
Huron and Erie Mortgage Corporation	866,076 99	156,737 64	4,739 30	....	5
Lambton Loan and Investment Company	58,484 40	20,414 99	....	....	6
Landed Banking and Loan Company	16,398 89	14,095 47	42 19	150 00	7
Midland Loan and Savings Company	62,488 59	8,114 30	....	....	8
Niagara Falls Loan and Savings Comapny	2,277 20	....	....	....	9
Ontario Loan and Debenture Company	309,784 81	76,064 53	....	2,808 00	10
Peterborough Workingmen's Building and Savings Society	....	....	1,493 51	....	11
Provident Investment Company	....	....	6,043 40	....	12
Real Estate Loan Company of Canada, Limited	21,318 56	....	....	....	13
Toronto Mortgage Company	92,040 19	2,298 52	....	....	14
Toronto Savings and Loan Company	....	....	....	....	15
Totals	3,264,758 08	577,584 04	12,318 40	171,043 43	
Totals previous year	3,381,962 69	602,693 54	10,742 76	64,252 09	

---

* Includes amount written off office premises.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

	Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Trans-ferred to Invest-ment Reserves 9	All other expenses incurred including Commis-sions 10	Net profit 11	Total 12	Additional Transfers to Investment Reserves 13
		Dominion 6	Provincial 7	Municipal 8					
	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	
1	*129,617 17	37,691 96	726 90	14,273 15	....	668,076 34	567,440 70	3,043,888 81	....
2	628 33	36,103 47	250 00	766 56	....	43,240 80	207,019 06	288,195 72	....
3	....	295,000 00	10,249 42	3,241 04	600,000 00	471,108 31	406,310 76	2,358,370 25	....
4	....	27,062 48	275 50	764 57	30,000 00	42,615 42	52,178 90	258,018 53	....
5	*65,790 68	2,046 15	426 50	12,367 12	200,000 00	495,616 11	242,554 92	2,046,355 41	....
6	....	29,563 28	....	234 07	29,331 18	32,272 83	41,521 12	211,821 87	....
7	....	15,000 00	215 00	1,515 44	....	38,737 23	47,376 67	133,530 89	....
8	....	61,088 72	200 00	....	....	25,357 52	29,193 46	186,442 59	....
9	....	10,600 00	....	....	23,153 33	12,435 64	16,562 79	65,028 96	....
10	12,454 27	138,000 00	321 70	2,896 27	2,745 36	123,090 87	210,880 94	879,046 75	....
11	210 00	....	40 60	11 89	200 72	1,084 73	6,994 87	10,036 32	....
12	....	64 35	35 00	138 16	834 97	4,871 04	211 71	12,198 63	....
13	....	4,810 37	121 50	110 51	6,500 00	18,101 21	12,435 00	63,397 15	....
14	....	55,060 76	250 00	389 24	....	33,543 15	100,313 06	283,894 92	....
15	....	12,000 00	....	....	....	29,761 24	161,346 26	203,107 50	....
	208,700 45	724,091 54	13,112 12	36,708 02	892,765 56	2,039,912 44	2,102,340 22	10,043,334 30	....
	184,482 38	650,800 54	127,442 65	38,969 98	731,921 56	2,016,018 04	2,097,151 70	9,906,437 93	....

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st, 1942 1	Net Profit 2	
	$ c.	$ c.	
Canada Permanent Mortgage Corporation	405,962 82	567,440 70	1
Central Canada Loan and Savings Company	202,394 41	207,019 06	2
Credit Foncier Franco-Canadien	713,545 30	406,310 76	3
Guelph and Ontario Investment and Savings Society	31,245 27	52,178 90	4
Huron and Erie Mortgage Corporation	197,303 72	242,554 92	5
Lambton Loan and Investment Company	57,146 97	41,521 12	6
Landed Banking and Loan Company	27,563 74	47,376 67	7
Midland Loan and Savings Company	53,608 44	29,193 46	8
Niagara Falls Loan and Savings Company	10,580 37	16,562 79	9
Ontario Loan and Debenture Company	110,468 25	210,880 94	10
Peterborough Workingmen's Building and Savings Society	17,831 90	6,994 87	11
Provident Investment Company	*11,728 93	211 71	12
Real Estate Loan Company of Canada, Limited	18,605 66	12,435 00	13
Toronto Mortgage Company	119,398 98	100,313 06	14
Toronto Savings and Loan Company	91,622 51	161,346 26	15
Totals	2,045,549 41	2,102,340 22	
Totals previous year	1,985,693 38	2,097,151 70	

* Deficit.

** Disallowed assets in 1942 Report (business of 1941) now returned.

† Transfer to Benefit Fund for employees.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Transferred from Reserve Fund and Contingency Reserve 3	Totals 4	Dividends declared including Bonuses 5	Special Transfer to Investment Reserve 6	Transferred to Reserve Fund and Contingency Reserve 7	Balance as at 31st December 1942 8	Totals 9
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	973,403 52	560,000 00	....	....	413,403 52	973,403 52
2	....	409,413 47	200,000 00	....	....	209,413 47	409,413 47
3	....	1,119,856 06	379,875 00	....	20,282 37	719,698 69	1,119,856 06
4	....	83,424 17	53,086 00	....	....	30,338 17	83,424 17
5	....	439,858 64	200,000 00	....	....	239,858 64	439,858 64
6	**8,000 00	106,668 09	39,487 50	....	....	67,180 59	106,668 09
7	....	74,940 41	40,000 00	....	....	34,940 41	74,940 41
8	....	82,801 90	28,800 00	....	....	54,001 90	82,801 90
9	....	27,143 16	15,479 40	....	....	11,663 76	27,143 16
10	....	321,349 19	200,000 00	†10,000 00	....	111,349 19	321,349 19
11	....	24,826 77	669 64	....	....	24,157 13	24,826 77
12	....	—11,517 22	....	....	....	*11,517 22	—11,517 22
13	....	31,040 66	10,000 00	....	....	21,040 66	31,040 66
14	....	219,712 04	98,650 00	....	....	121,062 04	219,712 04
15	....	252,968 77	160,000 00	....	....	92,968 77	252,968 77
	**8,000 00	4,155,889 63	1,986,047 54	10,000 00	20,282 37	2,139,559 72	4,155,889 63
	....	4,082,845 08	2,010,876 50	5,000 00	21,419 17	2,045,549 41	4,082,845 08

Trust Companies

1. ASSETS (COMPANY FUNDS).
2. ASSETS (GUARANTEED FUNDS).
3. LIABILITIES (COMPANY FUNDS).
4. LIABILITIES (GUARANTEED FUNDS).
5. INCOME.
6. EXPENDITURES.
7. PROFIT AND LOSS ACCOUNT.
8. GUARANTEED FUND REVENUE.

STATEMENT OF ASSETS OF TRUST COMPANIES

Company

Name of Company	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds, including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including	Provincial and Provincial Guaranteed Bonds including Interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	....	233,075 45	....	76,570 00	....	1
British Mortgage and Trust Corporation of Ontario	55,210 32	598,259 16	624,725 82	....	8,028 90	8,000 00	2
Brockville Trust and Savings Co.	....	69,789 97	547,732 12	....	25,792 37	82,020 77	3
Canada Permanent Trust Co.	....	39,901 57	529,596 44	38,774 71	379,686 26	160,112 70	4
Canada Trust Company	....	133,347 20	1,204,667 77	2,249 95	189,484 02	....	5
Capital Trust Corporation Ltd.	60,000 00	388,696 25	350,525 68	17,407 21	70,159 07	206,217 34	6
Chartered Trust and Executor Company	292,596 67	32,403 72	241,419 89	202,276 96	52,805 80	1,853 39	7
Crown Trust Company	392,492 33	41,303 85	330,378 20	107,800 00	110,110 00	124,095 00	8
Eastern Trust Company	86,000 00	41,207 21	495,130 02	80,827 29	130,382 15	15,761 40	9
Grey and Bruce Trust and Savings Company	35,368 29	104,403 28	389,793 60	59,134 30	3,163 47	....	10
Guaranty Trust Co. of Canada	20,297 91	....	115,471 25	4,939 57	5,975 87	....	11
Guelph Trust Company	....	....	359,009 84	....	161,963 54	20,011 86	12
Industrial Mortgage and Trust Co.	34,750 00	125,443 90	647,388 46	78,506 51	....	11,550 00	13
Lambton Trust Company	....	....	253,113 10	....	48,813 88	61,049 73	14
London and Western Trust Co., Limited	173,241 64	356,621 00	439,426 99	36,067 09	353,722 52	....	15
Montreal Trust Company	217,139 58	56,975 45	299,979 71	557,985 69	1,010,476 24	1,123,755 59	16
National Trust Company, Ltd.	820,952 30	1,619,414 39	1,253,046 32	62,681 48	350,912 23	45,793 43	17
Northern Trusts Company	12,375 00	100,659 35	788,868 53	1,000 00	10,100 00	....	18
Premier Trust Company	215,467 52	524,876 80	118,086 66	9,427 85	146,822 28	....	19
Prudential Trust Company Ltd	66,979 57	55,439 49	2,790 31	....	84,880 84	15,626 85	20
Royal Trust Company	908,287 97	1 00	1,234,780 39	2,346,002 12	3,316,764 40	2,153,567 47	21
Sterling Trusts Corporation	79,500 00	157,097 03	435,909 25	....	....	....	22
Toronto General Trusts Corporation	1,600,000 00	1,919,634 35	1,372,755 16	4,577 54	138,662 11	4,088 76	23
Trusts and Guarantee Company, Limited	61,724 65	219,246 28	532,897 44	72,867 77	22,826 00	5,592 24	24
Victoria Trust and Savings Co.	26,000 00	179,568 72	1,185,890 57	49,680 22	100 18	....	25
Waterloo Trust and Savings Co.	142,591 42	187,796 62	301,176 96	123,563 94	396,220 17	....	26
Totals	5,300,975 17	6,952,086 59	14,287,635 93	3,855,770 20	7,094,422 30	4,039,096 53	
Totals previous year	5,430,229 55	8,379,243 86	13,871,067 38	2,468,020 65	6,250,471 42	4,088,737 45	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Funds

	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	All other Bonds including Interest	Stocks and Accrued Dividends	Cash on Hand and in Banks	Due from Guaranteed Funds	Advances to Estates, Trusts, etc., under Administration	Accrued fees and charges for Administering Estates	Other Assets	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
1	....	....	1 00	19,936 72	....	....	....	442 51	330,025 68
2	31,721 22	....	436,700 38	154,684 12	....	5,489 10	....	4,515 07	1,927,334 09
3	17,084 52	....	36,371 84	16,639 40	....	1,500 00	....	5,317 05	802,248 04
4	....	67,854 61	205,515 30	151,324 30	....	44,048 82	....	40,230 44	1,657,045 15
5	....	....	....	138,545 60	....	95,935 00	....	....	1,764,229 54
6	75,617 25	8,438 21	....	44,452 23	....	3,011 48	....	22,789 62	1,247,314 34
7	125,909 04	262,884 35	100,626 90	56,453 47	....	42,706 85	14,244 16	4,036 84	1,430,218 04
8	....	....	67,573 74	189,792 54	....	76,000 00	....	14,711 22	1,454,256 88
9	157,137 65	122,567 60	74,749 98	125,852 02	....	129,610 37	....	....	1,459,225 69
10	16,738 48	44,053 40	1,415 00	22,115 09	61,582 78	11,843 53	....	19,006 38	768,617 60
11	160,805 52	59,248 30	....	15,544 14	....	2,500 00	3,799 53	9,033 29	397,615 38
12	....	9,366 52	....	10,310 10	3,744 86	3,000 00	....	....	567,406 72
13	4,247 73	....	....	39,354 67	50,000 00	20,433 73	....	3,911 88	1,015,586 88
14	17,433 94	....	....	24,820 81	....	....	....	....	405,231 46
15	....	2,021 58	5,422 00	57,091 53	....	137,527 54	16,087 97	49,828 51	1,627,058 37
16	101,955 41	3,290,908 96	3,979,787 16	276,571 50	....	159,586 57	53,102 78	63,213 66	11,191,438 30
17	....	151,834 10	692,696 35	444,416 14	....	82,832 05	....	2,676 92	5,527,255 71
18	20,861 77	90,314 80	21,501 25	81,018 69	....	6,911 60	....	1,660 13	1,135,271 12
19	....	....	111,235 27	52,041 33	....	185,624 62	....	11,977 36	1,375,559 69
20	13,327 54	3,072 47	1 00	26,018 88	....	12,825 77	....	18,498 72	299,461 44
21	638,022 69	1,924,275 45	736,993 13	3,385 73	....	531,461 69	211,041 45	71,922 50	14,076,505 99
22	....	53,950 33	108,738 07	73,682 73	....	67,602 66	11,729 20	12,928 08	1,001,137 35
23	....	84,805 82	49,354 26	311,086 96	....	146,279 79	....	36,215 95	5,667,460 70
24	6,671 62	330,186 68	121,495 45	174,706 41	....	71,597 80	37,141 56	47,786 09	1,704,739 99
25	25,311 51	29,738 53	11,148 50	21,531 13	....	19,801 32	....	3,339 00	1,552,109 68
26	10,799 37	94,085 40	18,106 58	75,575 77	....	45,081 63	77,782 30	44,617 37	1,517,397 53
	1,423,645 26	6,629,607 11	6,779,433 16	2,606,952 01	115,327 64	1,903,211 92	424,928 95	488,658 59	61,901,751 36
	1,623,386 09	6,473,081 78	6,499,495 08	3,052,046 17	115,639 38	1,944,788 98	535,653 68	501,013 35	61,232,874 82

STATEMENT OF ASSETS OF TRUST COMPANIES

Name of Company	Guaranteed					
	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including Interest	Provincial and Provincial Guaranteed Bonds including Interest	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	...	...	...	...	...	1
British Mortgage and Trust Corporation of Ontario	3,049,870 80	...	759,290 04	314,975 27	112,378 09	2
Brockville Trust and Savings Company	513,225 29	...	82,054 35	106,424 87	48,462 27	3
Canada Permanent Trust Company	769,094 90	...	57,017 68	26,011 76	...	4
Canada Trust Company	5,413,174 66	54,856 78	1,329,074 26	246,107 48	192,311 81	5
Capital Trust Corporation, Limited	3,372,179 12	7,843 61	340,781 73	1,598,233 62	...	6
Chartered Trust and Executor Company	508,013 53	411,528 56	1,408,874 01	780,147 90	480,018 53	7
Crown Trust Company	335,979 83	329,255 38	531,819 37	222,964 58	...	8
The Eastern Trust Company	1,532,120 10	889,701 59	1,414,880 22	453,303 48	862,830 87	9
Grey and Bruce Trust and Savings Co.	966,139 55	...	810,471 37	1,074,017 00	242,985 22	10
Guaranty Trust Company of Canada	273,157 29	160,375 25	752,643 07	433,610 62	300,870 04	11
Guelph Trust Company	449,718 18	...	34,905 69	4,958 56	...	12
Industrial Mortgage and Trust Company	1,680,057 16	...	591,095 28	544,231 52	196.895 70	13
Lambton Trust Company	...	...	...	...	...	14
London and Western Trusts Co., Limited	1,712,406 25	38,073 96	684,674 41	136,828 19	6,125 50	15
Montreal Trust Company	80,368 75	7,474,260 43	4,699,157 17	114,585 74	136,092 42	16
National Trust Company, Limited	7,776,359 11	189,045 00	6,435,208 65	1,412,437 23	586,887 22	17
Northern Trusts Company	434,213 34	...	...	...	...	18
Premier Trust Company	1,512,111 22	300,893 41	574.503 35	318,453 54	87,037 36	19
Prudential Trust Company, Limited	...	...	...	...	...	20
Royal Trust Company	...	1,346,018 97	3,697,235 18	325,488 98	328,532 43	21
Sterling Trusts Corporation	1,851,891 84	...	181,370 50	89,459 33	249,688 25	22
Toronto General Trusts Corporation	10,628,462 84	419,121 54	1,679,810 13	864,903 48	1,663,964 64	23
Trusts and Guarantee Company, Limited	5,704,786 30	48,214 57	748,756 63	1,038,351 48	316,564 44	24
Victoria Trust and Savings Company	5,145,526 10	7,890 01	771,553 15	275,861 39	266,414 94	25
Waterloo Trust and Savings Company	6,421,805 01	48,121 75	1,578,725 72	996,259 59	877,752 42	26
Totals	60,130,661 17	11,725,200 81	29,163,901 96	11,377,615 61	6,955,812 15	
Totals previous year	63,350,098 54	12,521,238 71	22,582,328 23	12,215,603 61	7,722,884 99	

*Includes stocks and accrued dividends.

‡Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Funds				Estates, Trusts and Agency Funds			
	All other Bonds, including Interest *	Cash on Hand and In Banks	Other Assets	Total Guaranteed Funds	Unrealized Assets	Investments	Cash on Hand and in Banks	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	‡40,506 96	491 82	40,998 78
2	1,531,565 87	146,910 86	....	5,914,990 93	330,250 10	366,921 14	73,581 82	770,753 06
3	25,415 74	683 70	....	776,266 22	871,516 06	171,190 37	44,370 57	1,087,077 00
4	11,753 48	24,844 04	....	888,721 86	34,933,568 15	17,556,692 39	2,775,728 88	55,265,989 42
5	....	193,858 98	....	7,429,383 97	21,388,016 55	8,054,751 54	1,269,799 28	30,712,567 37
6	....	165,439 44	....	5,484,477 52	5,691,386 14	3,096,734 84	249,166 85	9,037,287 83
7	111,524 74	160,683 83	....	3,860,791 10	15,566,283 10	6,551,647 79	754,687 11	22,872,618 00
8	....	349,649 16	....	1,769,668 32	38,847,744 01	....	433,708 32	39,281,452 33
9	898,264 65	129,750 52	....	6,180,851 43	4,238,745 95	53,841,821 15	925,856 47	59,006,423 57
10	268,782 29	398,388 16	....	3,760,783 59	1,785,605 45	138,078 51	184,529 37	2,108,213 33
11	18,190 62	118,410 26	....	2,057,257 15	10,140,339 67	747,084 40	495,804 78	11,383,228 85
12	....	12,670 72	....	502,253 15	2,092,573 81	2,648,048 75	317,398 73	5,058,021 29
13	316,452 04	135,388 89	135,000 00	3,599,120 59	982,509 83	177,545 41	29,980 73	1,190,035 97
14	....	....	....	....	382,709 98	103,104 41	24,686 60	510,500 99
15	43,302 95	19,864 10	....	2,641,275 36	....	‡39,755,102 57	1,514,429 20	41,269,531 77
16	1,769,738 97	1,557,174 42	....	15,831,377 90	....	‡862,318,744 59	8,673,178 35	870,991,922 94
17	1,499,634 25	965,771 48	....	18,865,342 94	154,407,158 10	125,882,111 49	13,550,288 68	293,839,558 27
18	....	1,237 90	....	435,451 24	10,349,064 32	3,595,420 74	314,608 95	14,259,094 01
19	16,685 80	79,614 17	....	2,889,298 85	5,822,579 17	1,663,812 61	194,215 12	7,680,606 90
20	....	....	....	....	....	‡2,546,551 43	306,615 03	2,853,166 46
21	144,318 90	21,153 92	44,532 52	5,907,280 90	....	‡710,782,276 76	19,282,712 48	730,064,989 24
22	....	33,413 19	....	2,405,823 11	....	‡5,448,020 40	262,619 47	5,710,639 87
23	165,720 03	1,785,883 85	....	17,207,866 51	143,461,280 54	79,733,402 75	5,031,085 90	228,225,769 19
24	140,000 00	395,612 08	....	8,392,285 50	27,455,876 34	10,029,518 88	1,782,819 43	39,268,214 65
25	675,486 08	214,330 44	648 00	7,357,710 11	1,537,246 57	281,289 15	242,719 48	2,061,255 20
26	646,932 29	773,843 63	....	11,343,440 41	4,865,623 15	3,487,578 95	307,350 00	8,660,552 10
	8,283,768 70	7,684,577 74	180,180 52	135,501,718 66	485,150,076 99	1,939,017,957 98	59,042,433 42	2,483,210,468 39
	9,731,501 14	10,236,244 46	228,732 52	138,588,632 20	439,155,202 06	1,943,946,125 39	65,776,291 38	2,448,877,618 83

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Company Funds

Name of Company	To the Public					To Shareholders			
	Money Borrowed including Interest	Invest-ment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Share-holders
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company		37,798 75		4,303 20	42,101 95	250,000 00		37,923 73	287,923 73
British Mortgage and Trust Corporation of Ontario		325,000 00	40,000 00	9,488 08	374,488 08	1,000,000 00	500,000 00	52,846 01	1,552,846 01
Brockville Trust and Savings Company		66,666 80	6,250 27	13,336 60	86,253 67	500,000 00	200,000 00	15,994 37	715,994 37
Canada Permanent Trust Company		100,000 00	15,000 00	23,400 00	138,400 00	1,000,000 00	400,000 00	118,645 15	1,518,645 15
Canada Trust Company			30,000 00	57,488 00	87,488 00	1,000,000 00	600,000 00	76,741 54	1,676,741 54
Capital Trust Corporation, Limited		31,841 40	8,854 58	25,051 78	65,747 76	885,468 55	287,000 00	9,098 03	1,181,566 58
Chartered Trust and Executor Company			10,000 00	61,900 85	71,900 85	1,000,000 00	250,000 00	108,317 19	1,358,317 19
Crown Trust Company				12,545 50	12,545 50	1,000,000 00	400,000 00	41,711 38	1,441,711 38
Eastern Trust Company			20,000 00	61,965 40	81,965 40	1,000,000 00	350,000 00	27,260 29	1,377,360 29
Grey and Bruce Trust and Savings Company		118,237 60		24,818 80	143,056 40	544,700 00	80,861 20		625,561 20
Guaranty Trust Company of Canada		11,000 00	3,750 00	5,624 64	20,374 64	300,000 00	64,000 00	13,240 74	377,240 74
Guelph Trust Company		10,000 00	7,562 52	15,929 12	33,491 64	302,500 49	151,000 00	80,414 59	533,915 08
Industrial Mortgage and Trust Company		85,000 00	12,700 00	10,205 63	107,905 63	635,000 00	250,000 00	22,681 25	907,681 25
Lambton Trust Company		20,000 00		3,836 25	23,836 25	315,350 00	50,000 00	16,045 21	381,395 21
London and Western Trust Company, Limited			12,137 00	41,118 96	53,255 96	1,213,700 00	300,000 00	60,102 41	1,573,802 41
Montreal Trust Company	4,923,347 36		64,000 00	543,442 34	5,530,789 70	2,000,000 00	3,000,000 00	660,648 60	5,660,648 60
National Trust Company, Limited			60,000 00	170,016 19	230,016 19	3,000,000 00	1,750,000 00	547,239 52	5,297,239 52
Northern Trusts Company		278,544 17		6,488 66	285,032 83	600,000 00		250,238 29	850,238 29
Premier Trust Company		200,000 00		12,061 79	212,061 79	1,232,317 00		*68,819 10	1,163,497 90
Prudential Trust Company, Limited				13,685 93	13,685 93	175,270 00		110,505 51	285,775 51
Royal Trust Company	6,805,614 50			265,382 06	7,070,996 56	2,000,000 00	4,000,000 00	1,005,509 43	7,005,509 43
Sterling Trusts Corporation		96,513 88	12,050 86	7,325 44	115,890 18	804,000 00	50,000 00	31,247 17	885,247 17
Toronto General Trusts Corporation		477,158 43	30,000 00	111,849 97	619,008 40	3,000,000 00	1,500,000 00	548,452 30	5,048,452 30
Trusts and Guarantee Company, Limited			12,648 00	14,747 95	27,395 95	1,267,500 00		409,844 04	1,677,344 04
Victoria Trust and Savings Company		485,000 00	8,100 00	22,295 01	515,395 01	810,000 00	300,000 00	*73,285 33	1,036,714 67
Waterloo Trusts and Savings Company		200,000 00	25,000 00	64,000 00	289,000 00	1,000,000 00	200,000 00	28,397 53	1,228,397 53
Totals	11,728,961 86	2,542,761 03	378,053 23	1,602,308 15	16,252,084 27	26,835,806 04	14,682,861 20	4,130,999 85	45,649,667 09
Totals previous year	10,848,312 40	2,788,611 96	398,386 23	2,044,626 76	16,079,937 35	26,834,413 59	14,543,967 82	3,774,556 06	45,152,937 47

*Deficit.

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Name of Company	Guaranteed Funds					Estates, Trusts and Agency Funds			
	Trust Deposits	Specific Guaranteed Investment Receipts, including Interest	General Guaranteed Investment Receipts, including Interest	Due to Company Funds *	Total Guaranteed Funds	Estates	Trusts and Agencies	Due to Company Funds	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company						40,998 78	†		40,998 78
British Mortgage and Trust Corporation of Ontario	2,473,780 07		3,441,210 86		5,914,990 93	575,018 35	190,245 61	5,489 10	770,753 06
Brockville Trust and Savings Company	490,923 60		285,342 62		776,266 22	728,956 88	356,620 12	1,500 00	1,087,077 00
Canada Permanent Trust Company		583,859 93	304,861 93		888,721 86	55,221,940 60	†	44,048 82	55,265,989 42
Canada Trust Company	3,101,506 36	165,037 50	4,162,840 11		7,429,383 97	30,616,632 37	†	95,935 00	30,712,567 37
Capital Trust Corporation, Limited	1,924,801 12	3,559,676 40			5,484,477 52	9,034,276 35	†	3,011 48	9,037,287 83
Chartered Trust and Executor Company	3,340,016 20	413,920 96	106,853 94		3,860,791 10	9,187,231 65	13,642,679 50	42,706 85	22,872,618 00
Crown Trust Company	1,725,668 32	44,000 00			1,769,668 32	39,205,452 33	†	76,000 00	39,281,452 33
Eastern Trust Company	846,109 72		5,334,741 71		6,180,851 43	58,876,813 20	†	129,610 37	59,006,423 57
Grey and Bruce Trust and Savings Co.	1,513,074 61		2,186,126 20	61,582 78	3,760,783 59	1,554,362 12	542,007 68	11,843 53	2,108,213 33
Guaranty Trust Company of Canada	1,114,365 32		942,891 83		2,057,257 15	4,260,024 16	7,120,704 69	2,500 00	11,383,228 85
Guelph Trust Company		8,539 60	489,968 69	3,744 86	502,253 15	2,620,530 70	2,434,490 59	3,000 00	5,058,021 29
Industrial Mortgage and Trust Company	1,248,634 84		2,300,485 75	50,000 00	3,599,120 59	532,131 16	637,471 08	20,433 73	1,190,035 97
Lambton Trust Company						85,641 74	424,859 25		510,500 99
London and Western Trust Co., Limited	35,296 69	585,072 35	2,020,906 32		2,641,275 36	14,616,533 04	26,515,471 19	137,527 54	41,269,531 77
Montreal Trust Company		79,662 13	15,751,715 77		15,831,377 90	398,497,157 46	472,335,178 91	159,586 57	870,991,922 94
National Trust Company, Limited	17,270,859 93	10,000 00	1,584,483 01		18,865,342 94	293,756,726 22	†	82,832 05	293,839,558 27
Northern Trusts Company		435,451 24			435,451 24	13,920,138 59	332,043 82	6,911 60	14,259,094 01
Premier Trust Company	1,378,068 49		1,511,230 36		2,889,298 85	7,494,982 28	†	185,624 62	7,680,606 90
Prudential Trust Company, Limited						2,824,113 12	†	29,053 34	2,853,166 46
Royal Trust Company		400,422 68	5,506,858 22		5,907,280 90	729,533,527 55	†	531,461 69	730,064,989 24
Sterling Trusts Corporation	359,572 74		2,046,250 37		2,405,823 11	5,667,037 21	†	43,602 66	5,710,639 87
Toronto General Trusts Corporation	6,666,549 90	249,576 26	10,241,740 35	*50,000 00	17,207,866 51	228,079,489 40	†	146,279 79	228,225,769 19
Trusts and Guarantee Company, Limited	2,423,835 55	2,442,492 36	3,525,957 59		8,392,285 50	34,206,071 22	4,990,545 63	71,597 80	39,268,214 65
Victoria Trust and Savings Company	1,926,870 14		5,430,839 97		7,357,710 11	1,490,463 16	550,990 72	19,801 32	2,061,255 20
Waterloo Trust and Savings Company	7,193,349 31		4,150,091 10		11,343,440 41	4,040,201 22	4,575,269 25	45,081 63	8,660,552 10
Totals	55,033,282 91	8,977,711 41	71,325,396 70	165,327 64	135,501,718 66	1,946,666,450 86	534,648,578 04	1,895,439 49	2,483,210,468 39
Totals previous year	58,977,726 82	10,210,425 75	69,234,840 25	165,639 38	138,588,632 20	1,920,246,417 53	526,694,184 75	1,937,016 55	2,448,877,618 83

†Includes Trusts and Agencies
*Investment Reserves

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends earned					
	Rents Earned	On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	Dividends on Stocks	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company		12,799 97		2,280 00		1
British Mortgage and Trust Corporation of Ontario		33,250 04		1,354 74	19,077 75	2
Brockville Trust and Savings Company		31,263 40	25 20	4,945 69	1,525 00	3
Canada Permanent Trust Company		25,892 25	2,223 47	20,475 71	9,552 00	4
Canada Trust Company		72,300 56	254 26	6,394 79		5
Capital Trust Corporation, Limited	637 99	17,794 97	884 13	9,640 83		6
Chartered Trust and Executor Company		16,270 36	10,888 86	33,686 03	6,404 66	7
Crown Trust Company		21,571 82	11,025 41	7,050 00	3,710 00	8
Eastern Trust Company		27,170 43	3,020 14	19,243 73	3,795 90	9
Grey and Bruce Trust and Savings Company		19,243 72	3,988 76	4,895 27		10
Guaranty Trust Company of Canada	110 26	5,879 19	429 38	13,842 66		11
Guelph Trust Company		24,132 98		4,736 48		12
Industrial Mortgage and Trust Company		30,592 49	5.231 73	677 46		13
Lambton Trust Company		15,083 30		5,074 87		14
London and Western Trusts Co., Limited		18,515 24	2,308 94	7,241 49		15
Montreal Trust Company	1,461 98	16,174 71	21,097 60	87,111 35	136,322 85	16
National Trust Company, Limited		98,800 71	1,085 02	13,624 52	23,143 90	17
Northern Trusts Company		30,247 10	24 25	10,209 05	1,142 50	18
Premier Trust Company		7,514 26	341 84	3,262 09	5,915 00	19
Prudential Trust Company, Limited	4,388 41	83 22	305 17	4,308 42		20
Royal Trust Company		80,256 41	106,803 15	325,236 68	57,834 46	21
Sterling Trusts Corporation	2,451 77	18,532 30	175 35	3,415 52	5,853 75	22
Toronto General Trusts Corporation	66,790 69	59,855 98	186 34	5,956 74	2,099 42	23
Trusts and Guarantee Company, Limited		22,486 71	1,840 94	6,512 01	6,386 00	24
Victoria Trust and Savings Company		38,763 67	1,303 92	1,488 79	93 75	25
Waterloo Trust and Savings Company	3,123 55	16,492 19	6,514 23	14,408 25	225 00	26
Totals	78,964 65	760,967 98	179,958 09	617,073 17	283,081 94	
Totals previous year	79,409 52	721,655 68	176,612 59	547,908 05	319,586 89	

*Amount received on Assets previously written down.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Income

	On Bank Deposits	Other Interest	Profit on Sale of Securities and Real Estate	Amount Assets Written Up	Profit in Guaranteed Funds	Agency Fees and Commissions Earned	Other Revenue for the year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	4,212 54	....	19,292 51
2	278 20	538 36	....	....	85,334 70	6,622 54	25,373 51	171,829 84
3	....	....	78 45	....	23,050 94	7,296 57	511 00	68,696 25
4	654 31	524 75	15,445 67	....	12,661 12	260,269 80	18,210 88	365,909 96
5	53 70	2,076 12	1,931 16	....	125,465 82	205,491 91	23,318 21	437,286 53
6	....	4,449 56	12,189 70	....	75,745 57	60,771 47	20,619 26	202,733 48
7	175 55	10,054 02	7,960 52	*19,296 63	65,574 10	356,404 80	5,860 64	532,576 17
8	....	....	2,704 55	....	25,909 12	119,618 84	8,034 46	199,624 20
9	....	5,173 86	....	....	89,322 48	236,665 23	6,808 00	391,199 77
10	....	....	3,284 03	....	44,751 28	11,302 65	3,624 90	91,090 61
11	....	....	3,295 06	5,000 00	22,241 90	82,948 96	2,741 12	136,488 53
12	3 92	....	157 50	....	8,455 56	17,016 34	1,633 13	56,135 91
13	104 53	571 25	1,440 97	....	60,236 05	4,577 12	843 18	104,274 78
14	....	....	75 00	....	....	2,993 14	....	23,226 31
15	....	2,477 95	4,566 42	....	33,304 86	206,805 00	14,438 14	289,658 04
16	22,376 32	10,173 25	10,575 58	....	299,183 03	692,168 48	....	1,296,645 15
17	8,340 20	3,949 53	....	....	468,238 89	1,357,937 49	19,629 21	1,994,749 47
18	435 37	306 90	....	....	7,544 55	74,693 41	11,798 21	136,401 34
19	....	7,347 44	....	....	52,705 42	119,024 10	1,339 05	197,449 20
20	....	....	....	....	....	111,413 36	1,467 44	121,966 02
21	....	....	....	....	65,189 56	2,039,131 48	33,016 17	2,707,467 91
22	....	727 30	6,688 40	....	43,096 34	47,210 26	5,598 24	133,749 23
23	....	37,092 15	....	....	281,386 98	941,676 19	20,286 89	1,415,331 38
24	....	2,435 70	....	....	108,897 99	351,181 86	6,862 47	506,603 68
25	....	....	8,667 81	....	55,357 32	9,272 03	1,067 80	116,015 09
26	3,067 65	2,223 84	9,859 76	....	221,591 42	46,075 75	4,795 36	328,377 00
	35,489 75	90,121 98	88,920 58	24,296 63	2,275,245 00	7,372,781 32	237,877 27	12,044,778 36
	44.351 35	92,311 93	75,701 15	....	2,258,634 64	7,236,893 93	262,986 79	11,816,052 52

REVENUE ACCOUNT OF TRUST COMPANIES

Expenditure

Name of Company	Interest Incurred 1	Loss on sale of securities and real estate owned absolutely by the Corporation 2	Amount by which ledger values of assets were written down 3	License Fees taxes		
				Dominion 4		
	$ c.	$ c.	$ c.	$ c.		
Bankers' Trust Company				7,500 00		1
British Mortgage and Trust Corporation of Ontario				9,000 00		2
Brockville Trust and Savings Company	272 35			17,876 82		3
Canada Permanent Trust Company		10,786 49	3,919 01	26,510 12		4
Canada Trust Company			400 48	36,093 38		5
Capital Trust Corporation, Limited		21,050 90		10,227 95		6
Chartered Trust and Executor Company	7,236 79	12,646 14		47,082 66		7
Crown Trust Company	1,992 73		2,128 00	16,626 59		8
Eastern Trust Company			11,429 83	50,000 00		9
Grey and Bruce Trust and Savings Company	212 33			21,253 01		10
Guaranty Trust Company of Canada	3,992 40	30 00		10,885 79		11
Guelph Trust Company				19,224 72		12
Industrial Mortgage and Trust Company	451 53			22,161 48		13
Lambton Trust Company		838 91		7,292 34		14
London and Western Trusts Co., Limited				17,000 00		15
Montreal Trust Company				182,450 41		16
National Trust Company, Limited		98,200 54		148,526 05		17
Northern Trusts Company	34 27					18
Premier Trust Company	576 92			21,219 13		19
Prudential Trust Company, Limited			6,427 70	9,328 41		20
Royal Trust Company	19,128 12			190,500 00		21
Sterling Trusts Corporation		14,534 02	4,970 84	13,595 11		22
Toronto General Trusts Corporation			50,000 00	74,914 61		23
Trusts and Guarantee Company, Limited			938 57	5,539 55		24
Victoria Trust and Savings Company				15,000 00		25
Waterloo Trust and Savings Company	2,183 56		3,000 00	44,619 86		26
Totals	36,081 00	158,087 00	83,214 43	1,024,427 99		
Totals previous year	30,747 43	79,535 97	128,541 24	1,008,415 59		

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

	and Taxes other than on real estate		Commission on Loans and on Sale of Real Estate	Amount Transferred to Investment Reserves	All Other Expenses Incurred	Net Profit	Totals
	Provincial 5	Municipal 6	7	8	9	10	11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	353 57				240 20	11,198 74	19,292 51
2	255 00	609 00	3,386 00	30	73,241 46	85,338 08	171,829 84
3	175 00	907 20	225 62		22,179 13	27,060 13	68,696 25
4	803 41	6,163 63			246,510 05	71,217 25	365,909 96
5	1,335 93	2,653 46		30,000 00	301,832 75	64,970 53	437,286 53
6	839 46	3,557 40	4,392 79		146,804 51	15,860 47	202,733 48
7	1,508 76	5,995 68	24,489 18	17,087 11	364,153 45	52,376 40	532,576 17
8	2,495 67	1,544 59			142,781 73	32,054 89	199,624 20
9	8,533 64	2,855 41			238,069 94	80,310 95	391,199 77
10	255 00	332 47	1,276 68	3,921 28	38,711 46	25,128 38	91,090 61
11	323 00	1,882 27		5,000 00	96,065 86	18,309 21	136,488 53
12	255 00	207 14		10,000 00	10,925 61	15,523 44	56,135 91
13	370 50	495 69	1,633 18	11,173 67	37,076 29	30,912 44	104,274 78
14	165 00				4,594 09	10,335 97	23,226 31
15	887 93	2,846 75			241,383 14	27,540 22	289,658 04
16	14,500 94	6,733 66		106,575 58	661,764 06	324,620 50	1,296,645 15
17	2,141 02	15,504 98	18 13		1,438,675 59	291,683 16	1,994,749 47
18	Cr. 1,477 27	1,762 02			92,629 74	43,452 58	136,401 34
19	326 00	2,512 21		19,000 00	131,503 56	22,311 38	197,449 20
20	116 16	927 89			95,611 76	9,554 10	121,966 02
21	Cr. 2,149 70	21,408 65		3,677 49	2,096,535 45	378,367 90	2,707,467 91
22	360 00	906 56			72,790 75	26,591 95	133,749 23
23	1,267 33	18,818 06		48,000 00	1,057,682 74	164,648 64	1,415,331 38
24	900 49	3,995 35			396,677 83	98,551 89	506,603 68
25	310 00			10,000 00	57,579 80	33,125 29	116,015 09
26	342 67	1,735 96	4,814 60	30,495 29	188,707 83	52,477 23	328,377 00
	35,194 51	104,356 03	40,236 18	294,930 72	8,254,728 78	2,013,521 72	12,044,778 36
	184,560 41	108,354 85	68,529 34	233,750 80	8,034,524 00	1,939,092 89	11,816,052 52

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1942 1	Net Profit 2	Transferred from Reserve Fund and Contingency Reserve 3	Premium on Capital Stock 4	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	36,724 99	11,198 74			1
British Mortgage and Trust Corporation of Ontario	47,507 93	85,338 08			2
Brockville Trust and Savings Company	13,934 24	27,060 13			3
Canada Permanent Trust Company	107,427 90	71,217 25			4
Canada Trust Company	71,771 01	64,970 53			5
Capital Trust Corporation, Limited	5,092 14	15,860 47			6
Chartered Trust and Executor Company	89,530 40	52,376 40			7
Crown Trust Company	49,656 49	32,054 89			8
Eastern Trust Company	26,949 34	80,310 95			9
Grey and Bruce Trust and Savings Company		25,128 38	2,106 62		10
Guaranty Trust Company of Canada	23,931 53	18,309 21			11
Guelph Trust Company	80,016 19	15,523 44			12
Industrial Mortgage and Trust Company	32,168 81	30,912 44			13
Lambton Trust Company	15,119 74	10,335 97		50 00	14
London and Western Trusts Co., Limited	44,699 19	27,540 22			15
Montreal Trust Company	634,028 10	324,620 50			16
National Trust Company, Limited	495,556 36	291,683 16			17
Northern Trusts Company	206,785 71	43,452 58			18
Premier Trust Company	*106,494 20	22,311 38		8 87	19
Prudential Trust Company, Limited	100,951 41	9,554 10			20
Royal Trust Company	977,141 53	378,367 90			21
Sterling Trusts Corporation	29,755 76	26,591 95			22
Toronto General Trusts Corporation	503,803 66	164,648 64			23
Trusts and Guarantee Company, Limited	336,588 15	98,551 89			24
Victoria Trust and Savings Company	*74,010 62	33,125 29			25
Waterloo Trust and Savings Company	25,920 30	52,477 23			26
Totals	3,774,556 06	2,013,521 72	2,106 62	58 87	
Totals previous year	3,646,118 17	1,939,092 89	258,192 14	29 87	

*Deficit.

†Transfer to Retirement Fund.

xTransferred from Reserve for Income Tax.

‡Assets disallowed.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Amount transferred from Investment Reserves set up by Registrar 5	Totals 6	Dividends declared including Bonuses 7	Special transfer to Investment Reserves 8	Transferred to Reserve Fund, and Contingency Fund, 9	Balance as at 31st, December, 1942 10	Totals 11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1		47,923 73	10,000 00			37,923 73	47,923 73
2		132,846 01	80,000 00			52,846 01	132,846 01
3		40,994 37	25,000 00			15,994 37	40,994 37
4		178,645 15	60,000 00			118,645 15	178,645 15
5		136,741 54	60,000 00			76,741 54	136,741 54
6		20,952 61	8,854 58		†3,000 00	9,098 03	20,952 61
7	x6,410 39	148,317 19	40,000 00			108,317 19	148,317 19
8		81,711 38	40,000 00			41,711 38	81,711 38
9		107,260 29	80,000 00			27,260 29	107,260 29
10		27,235 00	27,235 00				27,235 00
11		42,240 74	15,000 00		14,000 00	13,240 74	42,240 74
12		95,539 63	15,125 04			80,414 59	95,539 63
13		63,081 25	25,400 00	‡15,000 00		22,681 25	63,081 25
14		25,505 71	9,460 50			16,045 21	25,505 71
15		72,239 41	12,137 00			60,102 41	72,239 41
16		958,648 60	288,000 00		†10,000 00	660,648 60	958,648 60
17		787,239 52	240,000 00			547,239 52	787,239 52
18		250,238 29				250,238 29	250,238 29
19	40,000 00	*44,173 95	24,645 15			*68,819 10	*44,173 95
20		110,505 51				110,505 51	110,505 51
21		1,355,509 43	320,000 00		†30,000 00	1,005,509 43	1,355,509 43
22		56,347 71	24,100 54		†1,000 00	31,247 17	56,347 71
23		668,452 30	120,000 00			548,452 30	668,452 30
24		435,140 04	25,296 00			409,844 04	435,140 04
25		*40,885 33	32,400 00			*73,285 33	*40,885 33
26		78,397 53	50,000 00			28,397 53	78,397 53
	46,410 39	5,836,653 66	1,632,653 81	15,000 00	58,000 00	4,130,999 85	5,836,653 66
	110,000 00	5,953,433 07	1,697,684 87	231,192 14	250,000 00	3,774,556 06	5,953,433 07

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES

Income

Name of Company	Interest and Debentures Earned						
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits	Other Interest Earned	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company							1
British Mortgage and Trust Corporation of Ontario	158,934 05		35,187 19	59,026 30	274 24		2
Brockville Trust and Savings Co.	31,310 33		10,746 22				3
Canada Permanent Trust Company	43,432 70		2,981 32		550 72		4
Canada Trust Company	288,130 91	3,290 50	59,531 08		359 68		5
Capital Trust Corporation, Limited	166,621 23		60,698 19		1,120 05		6
Chartered Trust and Executor Co.	27,845 83	28,465 55	87,363 63		79 41		7
Crown Trust Company	14,737 23	15,683 34	18,012 42				8
Eastern Trust Company	84,271 53	32,041 03	107,233 50				9
Grey and Bruce Trust and Savings Company	57,671 64	262 50	72,756 04	3,464 20	1,102 07		10
Guaranty Trust Co. of Canada	14,833 25	6,974 21	44,480 74		19 41		11
Guelph Trust Company	22,929 34		2,186 54		2 62		12
Industrial Mortgage and Trust Co.	100,399 01		48,716 63	10,449 60			13
Lambton Trust Company							14
London and Western Trust Co., Limited	91,337 92	1,753 41	28,074 03	650 00			15
Montreal Trust Company	3,195 29	301,773 34	200,379 84	35,724 17	8,947 67		16
National Trust Company, Limited.	398,667 34	7,363 04	407,245 16	25,751 25	783 69		17
Northern Trust Company	27,012 63						18
Premier Trust Company	85,898 16	14,184 96	31,325 10		1 31		19
Prudential Trust Company, Ltd.							20
Royal Trust Company		26,221 17	125,795 86			64 40	21
Sterling Trusts Corporation	102,977 15		18,169 70		605 11		22
Toronto General Trusts Corporation	558,375 54	19,541 60	166,428 95	2,360 84			23
Trusts and Guarantee Company, Limited	286,810 00	1,806 98	90,704 48			1,698 38	24
Victoria Trust and Savings Co.	227,397 84	469 91	57,932 06	15,342 67			25
Waterloo Trust and Savings Co.	326,633 96	2,492 47	145,168 44	10,067 76			26
Totals	3,119,422 88	462,324 01	1,821,117 12	162,836 79	13,845 98	1,762 78	
Totals previous year	3,205,298 84	529,762 17	1,700,058 43	125,461 09	14,613 20	14,195 44	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

	Profit on Sale of Securities	Other Revenue	Total Guaranteed Fund Income	Interest Incurred on		Loss on Sale of Securities	Other Expenses Incurred	Profit Transferred to Company Funds	Total
				Guaranteed Investment Receipts	Deposits				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1									
2			253,421 78	117,273 77	50,813 31			85,334 70	253,421 78
3			42,056 55	10,150 49	8,776 94	78 18		23,050 94	42,056 55
4			46,964 74	33,946 60			357 02	12,661 12	46,964 74
5	365 77		351,677 94	149,537 16	73,448 96		3,226 00	125,465 82	351,677 94
6			228,439 47	121,562 20	31,131 70			75,745 57	228,439 47
7			143,754 42	21,311 29	49,319 56	3,215 24	4,334 23	65,574 10	143,754 42
8	562 50	1,564 43	50,559 92		24,650 80			25,909 12	50,559 92
9	5,372 84		228,918 90	133,843 59			5,752 83	89,322 48	228,918 90
10	9,286 01		144,542 46	74,927 83	24,863 35			44,751 28	144,542 46
11	7 60	283 33	66,598 54	29,729 39	13,663 03	70 97	893 25	22,241 90	66,598 54
12	361 95		25,480 45	17,024 89				8,455 56	25,480 45
13	2,198 00	9,100 36	170,863 60	84,628 80	25,998 75			60,236 05	170,863 60
14									
15	2,940 35		124,755 71	83,357 98			8,092 87	33,304 86	124,755 71
16			550,020 31	250,837 28				299,183 03	550,020 31
17		9,881 22	849,691 70	51,424 87	310,071 68		19,956 26	468,238 89	849,691 70
18			27,012 63	19,468 08				7,544 55	27,012 63
19	428 41	64 01	131,901 95	53,996 06	23,941 80	93 08	1,165 59	52,705 42	131,901 95
20									
21	207 87		152,289 30		47,395 62	38,494 12	1,210 00	65,189 56	152,289 30
22	1,453 41	2,216 88	125,422 25	74,203 30	5,533 21	2,312 06	277 34	43,096 34	125,422 25
23			746,706 93	346,093 14	111,937 01		7,289 80	281,386 98	746,706 93
24		2,447 35	383,467 19	233,610 63	32,406 59		8,551 98	108,897 99	383,467 19
25			301,142 48	209,410 04	36,375 12			55,357 32	301,142 48
26			484,362 63	130,534 08	132,237 13			221,591 42	484,362 63
	23,184 71	25,557 58	5,630,051 85	2,246,871 47	1,002,564 56	44,263 65	61,107 17	2,275,245 00	5,630,051 85
	44,426 23	13,182 31	5,646,997 71	2,325,094 93	964,620 96	26,630 01	69,317 17	2,258,334 64	5,646,997 71

Miscellaneous Statements and Summaries

1. MORTGAGES AND AGREEMENTS ON REAL ESTATE CLASSIFIED AS TO PROVINCES.
    - A. Loan Corporations.
    - B. Trust Companies—Company Funds.
    - C. Trust Companies—Guaranteed Funds.

2. COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
    - A. Loan Corporations.
    - B. Trust Companies—Company Funds.
    - C. Trust Companies—Guaranteed Funds.

3. COMPARATIVE SUMMARY OF INCOME AND EXPENDITURES OF LOAN AND TRUST CORPORATIONS.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Loan

Name of Corporation	Western Provinces				
	British Columbia	Alberta	Saskat-chewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	3,001,017 76	2,349,446 20	4,597,989 22	3,511,190 69	1
Central Canada Loan and Savings Company	....	10,331 63	....	14,631 17	2
Credit Foncier Franco-Canadien	2,465,491 66	2,480,764 19	4,365,929 93	2,568,275 61	3
Guelph and Ontario Investment and Savings Society	....	183,553 46	307,474 95	11,280 20	4
Huron and Erie Mortgage Corporation	1,129,076 20	2,777,920 07	10,920,818 35	1,926,808 77	5
Lambton Loan and Investment Company	....	....	....	....	6
Landed Banking and Loan Company	....	....	....	1,171,229 83	7
Midland Loan and Savings Company	....	....	....	....	8
Niagara Falls Loan and Savings Company	....	....	....	....	9
Ontario Loan and Debenture Company	740,660 84	530,530 42	921,002 62	366,275 43	10
Peterborough Workingmen's Building and Savings Society	....	....	....	....	11
Provident Investment Company	....	....	1,167 10	....	12
Real Estate Loan Company of Canada, Limited	11,460 60	7,338 09	....	544,689 48	13
Toronto Mortgage Company	....	....	....	....	14
Toronto Loan and Savings Company	....	....	....	....	15
Totals	7,347,707 06	8,339,884 06	21,114,382 17	10,114,381 18	
Totals previous year	7,565,952 86	8,933,780 03	22,009,594 90	10,437,857 88	

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

*Includes $4,900.00 in the United States.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Corporations

			Eastern Provinces				
	Totals	Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	13,459,643 87	425,643 19	24,123,573 72	5,887,081 33	2,350,794 75	32,361,449 80	16,150 03
2	24,962 80	....	89,173 05	....	....	89,173 05	....
3	11,880,461 39	301,781 63	2,053,572 56	14,468,518 65	....	16,522,091 21	81,228 84
4	502,308 61	22,746 31	3,606,498 50	....	....	3,606,498 50	6,712 14
5	16,754,623 39	1,339,243 64	11,758,231 91	....	....	11,758,231 91	142,555 76
6	....	....	*2,706,990 45	....	....	2,706,990 45	18,146 30
7	1,171,229 83	59,772 03	977,903 49	....	....	977,903 49	32,991 80
8	....	....	2,562,900 18	....	....	2,562,900 18	....
9	....	....	492,370 53	....	....	492,370 53	1,853 80
10	2,558,469 31	166,092 00	9,865,323 93	....	....	9,865,323 93	8,543 28
11	....	....	141,466 53	....	....	141,466 53	2,344 06
12	1,167 10	59 02	5,568 17	....	....	5,568 17	....
3	563,488 17	....	355,334 55	....	....	355,334 55	....
4	....	....	3,889,555 50	....	....	3,889,555 50	(Cr.)17,981 81
.5	....	....	125,924 35	....	....	125,924 35	3,418 73
	46,916,354 47	2,315,337 82	62,754.387 42	20,355,599 98	2,350,794 75	85,460,782 15	295,962 93
	48,947,185 67	2,196,349 24	65,320,554 78	20,902.863 29	2,423,577 13	88.646,995 20	515.732 26

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Companies —

Name of Company	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	29,000 00				1
British Mortgage and Trust Corporation of Ontario					2
Brockville Trust and Savings Company					3
Canada Permanent Trust Company	26,475 54	15,498 35	39,210 24	29,282 30	4
Canada Trust Company	50,005 80	222,066 91	237,079 76		5
Capital Trust Corporation, Limited			3,278 75		6
Chartered Trust and Executor Company					7
Crown Trust Company					8
Eastern Trust Company					9
Grey and Bruce Trust and Savings Company					10
Guaranty Trust Company of Canada					11
Guelph Trust Company			70,914 29		12
Industrial Mortgage and Trust Company		48,186 38	145,151 30		13
Lambton Trust Company					14
London and Western Trusts Company, Limited		229,914 88	74,979 94	34,926 00	15
Montreal Trust Company			12,650 00		16
National Trust Company, Limited		470,194 03	328,433 40	967,267 25	17
Northern Trust Company		289,319 77	369,399 47	117,634 84	18
Premier Trust Company		711 50	1,453 40		19
Prudential Trust Company, Limited		746 10			20
Royal Trust Company	244,134 00	12,287 10	455,905 25	48,285 41	21
Sterling Trusts Corporation		2,192 00	231,202 83	1,500 00	22
Toronto General Trusts Corporation	35,152 03	43,548 39	868,652 90	398,736 34	23
Trusts and Guarantee Company		161,496 35	192,710 02	187,164 85	24
Victoria Trust and Savings Company			648,698 63		25
Waterloo Trust and Savings Company					26
Totals	384,767 37	1,496,161 76	3,679,720 18	1,784,796 99	
Totals previous year	400,175 67	1,871,991 61	3,562,113 51	1,692,177 94	

Interest accrued not taken into totals.
Gross totals reported by companies are shown in this schedule.
Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Company Funds

			Eastern Provinces				
	Totals	Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
1	29,000 00	....	4,600 00	195,420 00	....	200,020 00	1,823 71
2	....	....	692,085 68	....	....	692,085 68	1,066 87
3	....	....	539,996 79	....	....	539,996 79	919 75
4	110,466 43	1,407 43	343,646 78	....	73,726 66	417,373 44	1,698 56
5	509,152 47	46,328 58	707,551 82	127,339 31	....	834,891 13	7,785 43
6	3,278 75	....	279,365 39	63,703 48	....	343,068 87	1,406 12
7	....	....	272,420 23	....	....	272,420 23	362 50
8	....	....	....	326,520 43	....	326,520 43	337 61
9	....	....	....	63,817 77	427,609 04	491,426 81	....
10	....	....	378,894 90	....	....	378,894 90	6,509 96
11	....	....	114,752 51	....	....	114,752 51	....
12	70,914 29	....	368,391 36	....	....	368,391 36	1,162 83
13	193,337 68	....	508,707 02	....	....	508,707 02	....
14	....	....	247,175 30	....	....	247,175 30	1,845 86
15	339,820 82	45,411 38	171,401 00	....	....	171,401 00	1,653 79
16	12,650 00	....	8,325 00	307,165 58	....	315,490 58	1,132 86
17	1,765,894 68	351,173 22	215,768 61	....	....	215,768 61	593 00
18	776,354 08	18,016 49	4,266 15	....	....	4,266 15	....
19	2,164 90	199 01	114,014 68	....	....	114,014 68	4,316 94
20	746 10	....	....	2,044 21	....	2,044 21	....
21	760,611 76	336 25	341,484 80	667,882 28	20,068 92	1,029,436 00	2,982 60
22	234,894 83	27,955 21	170,870 60	....	....	170,870 60	45 71
23	1,346,089 66	222,639 40	274,074 56	20,744 47	....	294,819 03	19,551 68
24	541,371 22	16,483 25	159,549 12	200 00	....	159,749 12	702 29
25	648,698 63	33,485 17	523,635 36	....	....	523,635 36	2,972 83
26	....	....	292,781 51	....	....	292,781 51	....
	7,345,446 30	763,435 39	6,733,759 17	1,774,837 53	521,404 62	9,030,001 32	58,800 90
	7,526,458 73	798,424 80	6,468,156 73	1,902,787 11	546,384 36	8,917,328 20	75,342 17

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Companies —

Name of Company	Western Provinces				
	British Columbia	Alberta	Saskat-chewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company					1
British Mortgage and Trust Corporation of Ontario					2
Brockville Trust and Savings Company					3
Canada Permanent Trust Company					4
Canada Trust Company	106,903 34				5
Capital Trust Corporation, Limited		40,000 00	900 00		6
Chartered Trust and Executor Company					7
Crown Trust Company					8
Eastern Trust Company					9
Grey and Bruce Trust and Savings Company					10
Guaranty Trust Company of Canada					11
Guelph Trust Company					12
Industrial Mortgage and Trust Company		17,288 58	85,154 99		13
Lambton Trust Company					14
London and Western Trusts Company, Limited	27,274 42	15,902 00	13,568 87	49,568 99	15
Montreal Trust Company					16
National Trust Company, Limited		1,341,359 74	1,829,727 58	1,064,978 88	17
Northern Trusts Company		125,445 41	230,603 32	80,198 29	18
Premier Trust Company		1,200 00	2,868 09		19
Prudential Trust Company, Limited					20
Royal Trust Company					21
Sterling Trusts Corporation					22
Toronto General Trusts Corporation	677,071 90	692,096 56	4,368,502 43	1,391,559 63	23
Trusts and Guarantee Company, Limited	140,979 88	117,694 53	438,142 34	331,240 84	24
Victoria Trust and Savings Company			781,223 84		25
Waterloo Trust and Savings Company			236,689 97	121,993 75	26
Totals	952,229 54	2,350,986 82	7,987,381 43	3,039,540 38	
Totals previous year	1,034,564 31	2,761,891 35	8,291,615 71	3,524,838 97	

Interest accrued not taken into values.
Gross totals reported by companies are shown in this schedule.
Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Guaranteed Funds

			Eastern Provinces				
	Totals	Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1							
2			2,998,510 49			2,998,510 49	14,181 31
3			505,614 05			505,614 05	Cr. 107 87
4			760,709 33			760,709 33	1,530 57
5	106,903 34	485 84	2,894,333 11	2,292,244 16		5,186,577 27	44,131 00
6	40,900 00		2,919,592 16	353,966 72		3,273,558 88	20,826 28
7			502,142 44			502,142 44	148 10
8				331,175 00		331,175 00	493 55
9			8,550 00	147,925 00	1,368,551 67	1,525,026 67	33 75
10			947,821 47			947,821 47	4,935 10
11			270,836 72			270,836 72	38 60
12			443,015 00			443,015 00	223 29
13	102,443 57		1,596,671 91			1,596,671 91	15,143 44
14							
15	106,314 28	14,442 85	1,611,181 47			1,611,181 47	55,139 08
16				79,662 13		79,662 13	
17	4,236,066 20	684,271 59	3,240,877, 13	649,974 45		3,890,851 58	23,286 41
18	436,247 02	6,090 02					
19	4,068 09	1,713 44	1,472,948 36			1,472,948 36	17,020 45
20							
21							
22			1,831,614 06			1,831,614 06	559 90
23	7,129,230 52	1,090,813 98	3,551,736 35	148,938 34		3,700,674 69	218,600 08
24	1,028,057 59	66,286 13	4,544,325 46			4,544,325 46	23,131 06
25	781,223 84	64,669 79	4,219,169 06			4,219,169 06	39,553 83
26	358,683 72	1,729 54	5,415,410 88	576,305 60		5,991,716 48	22,634 15
	14,330,138 17	1,930,503 18	39,735,059 45	4,580,191 40	1,368,551 67	45,683,802 52	501,502 08
	15,612,910 34	2,020,768 66	42,436,926 55	4,581,011 89	1,431,663 75	48,449,602 19	631,369 38

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1937 Amount	1937 Percentage to Total Assets	1938 Amount	1938 Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Office premises	6,876,500 00	3.38	6,670,875 00	3.29	1
Real Estate held for sale	11,121,891 18	5.47	11,333,700 13	5.61	2
Mortgages on real estate	146,154,366 42	71.86	145,114,597 53	71.73	3
Loans on stocks and bonds	398,492 53	.19	326,855 76	.16	4
†Dominion, Provincial and United Kingdom bonds	12,618,903 98	6.21	11,907,841 60	5.89	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	3,668,076 12	1.81	4,037,402 21	1.99	6
Canadian Municipalities, etc.	3,314,025 57	1.63	3,516,980 02	1.74	7
All other bonds	1,931,409 21	.95	1,975,494 18	.98	8
Stocks	10,214,492 24	5.02	10,008,213 14	4.95	9
Cash	6,089,287 97	2.99	6,423,871 55	3.17	10
All other assets	993,770 83	.49	989,944 42	.49	11
Total Assets	203,381,216 05	100.00	202,305,775 54	100.00	
LIABILITIES					
To the Public					
Debentures payable in Canada	76,154,272 06	....	74,850,366 50	....	12
Debentures payable elsewhere	27,817,616 55	....	27,184,363 99	....	13
Deposits	32,606,558 75	....	33,589,119 70	....	14
Money borrowed from banks and elsewhere	92,724 34	....	98,292 45	....	15
Dividends declared and unpaid	482,001 33	....	483,850 51	....	16
All other liabilities	12,112,914 79	....	11,457,326 01	....	17
Total	149,266,087 82	73.39	147,663,319 16	72.99	
To Shareholders					
Capital Stock, Permanent	33,123,367 19	....	33,623,487 19	....	18
Capital Stock, Terminating	142,967 99	....	141,500 61	....	19
Reserve Fund and Contingency Reserve	18,812,040 86	....	18,822,650 65	....	20
Profit and loss	2,036,752 19	....	2,054,817 93	....	21
Total	54,115,128 23	26.61	54,642,456 38	27.01	
Grand Total to the Public and Shareholders	203,381,216 05	100.00	202,305,775 54	100.00	
Capital Stock					
Capital subscribed	38,065,687 19	....	38,039,047 19	....	22
Capital paid in cash	33,266,335 18	....	33,764,987 80	....	23

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

	1939		1940		1941		1942	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	6,502,000 00	3.21	6,399,814 17	3.20	6,280,526 63	3.18	6,095,920 00	3.13
2	11,730,829 85	5.78	12,020,084 82	6.01	10,989,303 46	5.55	9,616,752 12	4.94
3	143,027,783 82	70.57	139,156,907 90	69.59	134,937,653 91	68.18	129,482,723 45	66.55
4	259,227 86	.14	220,448 02	.11	192,841 37	.10	514,921 58	.26
5	12,231,011 25	6.03	13,938,321 78	6.97	12,816,664 45	6.47	15,731,129 62	8.09
6	4,426,537 85	2.18	4,459,509 40	2.23	6,883,105 87	3.48	7,716,938 54	3.97
7	3,180,318 86	1.57	2,811,477 17	1.41	2,816,628 19	1.42	2,807,821 82	1.44
8	1,755,816 15	.87	1,885,140 49	.94	2,452,416 79	1.24	2,608,102 27	1.34
9	10,208,318 31	5.04	10,274,080 37	5.14	10,476,948 29	5.29	10,647,917 69	5.47
10	8,367,743 27	4.13	7,818,214 54	3.92	9,112,732 75	4.60	8,339,226 20	4.28
11	972,296 94	.48	966,931 61	.48	946,368 38	.49	1,025,377 27	.53
	202,661,884 16	100.00	199,950,930 27	100.00	197,905,190 09	100.00	194,586,830 56	100.00
12	75,703,595 52	....	75,864,488 99	....	75,106,652 98	....	74,222,203 37	....
13	25,075,446 83	....	23,595,108 51	....	21,689,154 40	....	20,032,818 80	....
14	35,444,125 84	....	34,205,521 09	....	34,701,748 15	....	33,439,113 76	....
15	89,195 97	....	106,701 73	....	97,443 93	....	109,680 87	....
16	496,333 77	....	445,886 19	....	700,529 17	....	952,059 51	....
17	11,384,721 18	....	11,371,927 77	....	11,184,973 04	....	11,269,166 43	....
	148,193,419 11	73.12	145,589,634 28	72.82	143,480,501 67	72.50	140,025,042 74	71.96
18	33,623,087 19	....	33,623,087 19	....	33,623,087 19	....	33,623,087 19	....
19	147,494 61	....	145,784 44	....	129,542 86	....	152,349 58	....
20	18,583,788 49	....	18,605,089 79	....	18,626,508 96	....	18,646,791 33	....
21	2,114,094 76	....	1,987,334 57	....	2,045,549 41	....	2,139,559 72	....
	54,468,465 05	26.88	54,361,295 99	27.18	54,424,688 42	27.50	54,561,787 82	28.04
	202,661,884 16	100.00	199,950,930 27	100.00	197,905,190 09	100.00	194,586,830 56	100.00
22	38,048,687 19	....	38,400,000 00	....	38,002,327 19	....	38,026,827 19	....
23	33,770,581 80	....	33,768,871 63	....	33,752,630 05	....	33,775,436 77	....

COMPARATIVE SUMMARY OF ASSETS AND

Company

Assets and Liabilities	1937		1938		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Office premises	6,435,637 33	10.61	6,269,738 82	10.12	1
Real estate held for sale	8,548,502 25	14.09	8,938,424 26	14.42	2
Mortgages on real estate	13,847,321 59	22.80	13,149,434 03	21.22	3
Loans on stocks and bonds	4,040,365 55	6.66	2,923,177 26	4.71	4
†Dominion, Provincial and United Kingdom Bonds	6,077,453 94	10.02	7,317,974 63	11.82	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	750,895 92	1.23	1,053,835 19	1.70	6
Canadian Municipalities, School Districts and Rural Telephone debentures	1,723,441 54	2.83	1,736,681 17	2.81	7
All other bonds	7,102,924 60	11.69	7,606,455 96	12 27	8
Stocks	7,037,015 69	11.58	7,425,843 62	11.98	9
Cash	1,621,208 35	2.66	1,713,566 74	2.77	10
All other assets	3,544,957 66	5.83	3,840,343 78	6.18	11
Total Assets	60,729,724 42	100.00	61,975,475 46	100.00	
LIABILITIES					
To the Public					
Money borrowed from banks and elsewhere	10,637,763 04	....	11,601,198 46	....	12
Dividends declared and unpaid	411,260 64	....	425,879 88	....	13
All other liabilities	3,994,139 46	....	3,803,274 83	....	14
Total	15,043,163 14	24.77	15,830,353 17	25.54	
To Shareholders					
Capital Stock Permanent	28,056,545 17	....	28,082,588 01	....	15
Reserve Fund and Contingency Reserve	15,003,843 01	....	14,918,843 01	....	16
Profit and Loss	2,626,173 10	....	3,143,691 27	....	17
Total	45,686,561 28	75.23	46,145,122 29	74.46	
Grand Total	60,729,724 42	100.00	61,975,475 46	100.00	
Capital Stock					
Capital subscribed	28,888,678 30	....	29,024,370 00	....	18
Capital paid in cash	28,056,545 17	....	28,082,588 01	....	19

---

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1939		1940		1941		1942	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	6,018,711 14	9.69	5,590,275 63	9.49	5,430,229 55	8.86	5,300,975 17	8.56
2	9,367,357 75	15.08	9,411,047 33	15.99	8,379,243 86	13.68	6,952,086.59	11.23
3	12,947,551 00	20.85	13,252,238 84	22.50	13,871,067 38	22.65	14,287,635 93	23.08
4	3,005,650 01	4.84	1,929,230 40	3.28	2,468,020 65	4.03	3,855,770 20	6.23
5	6,803,108 24	10.96	6,468,331 35	10.99	6,250,471 42	10.22	7,094,422 30	11.46
6	1,512,399 32	2.43	1,404,582 36	2.39	4,088,737 45	6.68	4,039,096 53	6.52
7	1,757,085 41	2.83	1,653,415 61	2.80	1,623,386 09	2.65	1,423,645 26	2.30
8	7,487,843 12	12.11	6,570,398 61	11.17	6,473,081 78	10.57	6,629,607 11	10.72
9	7,486,305 78	12.05	7,244,470 54	12.30	6,499,495 08	10.62	6,779,433 16	10.95
10	1,991,362 22	3.20	2,310,287 61	3.90	3,052,046 17	4.98	2,606,952 01	4.21
11	3,712,654 96	5.96	3,058,581 95	5.19	3,097,095 39	5.06	2,932,127 10	4.74
	62,090,028 95	100.00	58,892,860 23	100.00	61,232,874 82	100.00	61,901,751 36	100.00
12	10,986,447 51	....	9,027,365 59	....	10,848,312 40	....	11,728,961 86	....
13	420,386 68	....	389,740 21	....	398,386 23	....	378,053 23	....
14	3,900,003 73	....	4,369,876 51	....	4,833,238 72	....	4,145,069 18	....
	15,306,837 92	24.65	13,786,982 31	23.41	16,079,937 35	26.24	16,252,084 27	26 25
15	28,175,602 10	....	26,757,599 79	....	26,834,413 59	....	26,835,806 04	....
16	14,979,500 83	....	14,702,159 96	....	14,543,967 82	....	14,682,861 20	....
17	3,628,088 10	....	3,646,118 17	....	3,774,556 06	....	4,130,999 85	....
	46,783,191 03	75.35	45,105,877 92	76.59	45,152,937 47	73.76	45,649,667 09	73.75
	62,090,028 95	100.00	58,892,860 23	100.00	61,232,874 82	100.00	61,901,751 36	100.00
18	29,029,270 00	....	27,425,820 00	....	26,930,770 00	....	27,426,320 00	....
19	28,175,602 10	....	26,757,599 79	....	26,834,413 59	....	26,835,806 04	....

COMPARATIVE SUMMARY OF ASSETS AND

Guaranteed

Assets and Liabilities	1937		1938		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Mortgages on real estate	71,555,478 41	49.49	71,219,982 95	49.52	1
Loans on stocks and bonds	26,153,810 76	18.09	23,843,116 45	16.58	2
†Dominion, Provincial and United Kingdom Bonds	14,715,668 36	10.18	17,166,288 68	11.95	3
††Bonds guaranteed by Dominion and Provincial Governments, including interest	3,461,683 99	2.39	4,545,349 09	3.18	4
Canadian Municipalities, etc.	9,907,197 71	6.86	9,022,206 07	6.27	5
All other bonds	7,850,297 32	5.43	8,904,420 91	6.19	6
Cash	9,220,253 70	6.38	8,296,853 30	5.72	7
All other assets	1,692,594 47	1.18	857,415 08	.59	8
Total Assets	144,556,984 72	100.00	143,855,632 53	100.00	
LIABILITIES					
Deposits	50,305,752 36	34.79	56,488,134 19	39.26	9
Specific Guaranteed Funds	13,039,223 40	9.04	11,583,954 18	8.07	10
General Guaranteed Funds	80,945,272 54	55.99	75,649,943 84	52.58	11
Due to Company Funds	266,736 42	.18	133,600 32	.09	12
Total Liabilities	144,556,984 72	100.00	143,855,632 53	100.00	
Estates, Trusts and Agency Funds	2,363,591,094 76	....	2,369,655,193 70	....	

---

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1939		1940		1941		1942	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	69,772,961 95	49.05	66,869,417 50	49.23	63,350,098 54	45.72	60,130,661 17	44.37
2	18,613,584 92	13.11	14,973,924 80	11.02	12,521,238 71	9.03	11,725,200 81	8.65
3	21,169,547 16	14.89	24,362,768 69	17.93	22,582,328 23	16.29	29,163,901 96	21.52
4	5,990,996 62	4.21	5,697,345 80	4.19	12,215,603 61	8.82	11,377,615 61	8.39
5	8,549,875 47	6.01	8,115,404 13	5.98	7,722,884 99	5.57	6,955,812 15	5.13
6	8,629,641 82	6.07	9,076,375 33	6.68	9,731,501 14	7.03	8,283,768 70	6.12
7	8,764,090 40	6.16	6,328,290 92	4.65	10,236,244 46	7.38	7,684,577 74	5.68
8	716,067 58	.50	420,392 73	.32	228,732 52	.16	180,180 52	.14
	142,156,765 92	100.00	135,843,919 90	100.00	138,588,632 20	100.00	135,501,718 66	100.00
9	59,794,059 81	42.06	57,116,959 65	42.04	58,977,726 82	42.56	55,033,282 91	40.61
10	10,864,260 49	7.63	10,437,166 44	7.69	10,210,425 75	7.36	8,977,711 41	6.62
11	71,380,538 93	50.23	68,070,462 76	50.11	69,234,840 25	49.96	71,325,396 70	52.64
	117,906 69	.08	219,331 05	.16	165,639 38	.12	165,327 64	.13
	142,156,765 92	100.00	135,843,919 90	100.00	138,588,632 20	100.00	135,501,718 66	100.00
	2,438,277,155 68	....	2,439,187,558 43	....	2,448,877,618 83	....	2,483,210,468 39	....

COMPARATIVE SUMMARY

Income	1939				
	Loan Corporations	Trust Companies	Totals	Loan Corporations	
	$ c.	$ c.	$ c.	$ c.	
Rents earned	241,959 76	78,249 40	320,209 16	231,741 12	1
Interest earned on mortgages, bonds, stocks, etc.	9,178,408 76	1,795,535 76	10,973,944 52	8,815,814 81	2
Profit on sale of securities and real estate	272,857 21	85,436 24	326,416 44	159,570 93	3
Amount transferred from Investment Reserve*	22,474 09	9,851 59	32,325 68	15,000 00	4
Profit in Guaranteed Funds	....	2,245,219 84	2,245,219 84	....	5
Agency fees and commissions earned	34,492 79	7,352,232 63	7,386,725 42	36,985 20	6
All other revenue for year	407,104 90	213,792 34	620,897 24	646,285 79	7
Totals	10,157,297 51	11,780,317 80	21,905,738 30	9,905,397 85	
Expenditure					
Interest incurred during the year	4,327,484 80	42,844 46	4,370,329 26	4,148,615 56	8
Loss on sale of securities and real estate	91,454 30	3,285 61	89,902 68	296,232 03	9
Amount by which Ledger values of assets were written down	317,842 93	81,306 50	399,149 43	160,299 42	10
Licenses and taxes other than taxes on real estate	285,452 23	707,593 24	993,045 47	586,004 47	11
Commissions	....	54,367 88	54,367 88	....	12
Transferred to Investment Reserves	1,002,385 62	338,076 17	1,325,461 79	853,847 79	13
All other expenses	2,021,089 72	8,101,957 38	10,112,722 22	1,943,665 02	14
Profit and Loss	2,111,587 91	2,450,886 56	4,560,759 57	1,916,733 56	15
Totals	10,157,297 51	11,780,317 80	21,905,738 30	9,905,397 85	

*Including assets written up.

OF INCOME AND EXPENDITURE

	1940		1941			1942		
	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	84,682 60	316,423 72	199,056 78	79,409 52	278,466 30	235,432 10	78,964 65	314,396 75
2	1,769,635 47	10,585,450 28	8,877,127 52	1,902,426 49	10,779,554 01	8,650,535 82	1,966,692 91	10,617,228 73
3	316,284 80	475,855 73	223,707 23	75,701 15	299,408 38	280,705 10	88,920 58	369,625 68
4	....	15,000 00	5,000 00	....	5,000 00	5,000 00	24,296 63	29,296 63
5	2,158,211 83	2,158,211 83	....	2,258,634 64	2,258,634 64	....	2,275,245 00	2,275,245 00
6	7,368,650 72	7,405,635 92	42,092 79	7,236,893 93	7,278,986 72	36,009 37	7,372,781 32	7,408,790 69
7	216,332 73	862,618 52	559,453 61	262,986 79	822,440 40	835,651 91	237,877 27	1,073,529 18
	11,913,798 15	21,819,196 00	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66
8	24,731 31	4,173,346 87	3,995,398 99	30,747 43	4,026,146 42	3,854,660 52	36,081 00	3,890,741 52
9	6,535 53	302,767 56	64,252 09	79,535 97	143,788 06	171,043 43	158,087 00	329,130 43
10	121,587 73	281,887 15	184,482 38	128,541 24	313,023 62	208,700 45	83,214 43	291,914 88
11	1,044,530 17	1,630,534 64	817,213 17	1,301,330 85	2,118,544 02	773,911 68	1,163,978 53	1,937,890 21
12	56,719 36	56,719 36	....	68,529 34	68,529 34	....	40,236 18	40,236 18
13	531,534 62	1,385,382 41	731,921 56	233,750 80	965,672 36	892,765 56	294,930 72	1,187,696 28
14	8,094,859 98	10,038,525 00	2,016,018 04	8,034,524 00	10,050,542 04	2,039,912 44	8,254,728 78	10,294,641 22
15	2,033,299 45	3,950,033 01	2,097,151 70	1,939,092 89	4,036,244 59	2,102,340 22	2,013,521 72	4,115,861 94
	11,913,798 15	21,819,196 00	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66

AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS

FOR THE YEAR 1939

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.64	4.91	5.04
Collateral Loans	5.73	6.70	3.95
Bonds and Debentures	3.68	2.73	3.51
Stocks	5.46	4.06	4.46
Average rate paid on:			
Deposits	1.96	....	1.68
Debentures and Debenture Stocks or G. I. R's.	3.91	....	3.27
Average rate of dividends, including bonuses	6.33	6.56	....

FOR THE YEAR 1940

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.43	4.38	4.96
Collateral Loans	5.40	6.80	3.97
Bonds and Debentures	3.66	3.05	3.42
Stocks	5.84	4.99	5.01
Average rate paid on:			
Deposits	1.93	....	1.70
Debentures and Debenture Stocks or G. I. R's.	3.77	....	3.29
Average rate of dividends, including bonuses	6.25	6.30	....

FOR THE YEAR 1941

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.39	5.21	5.07
Collateral Loans	5.23	7.15	4.23
Bonds and Debentures	3.68	2.97	3.25
Stocks	4.86	4.91	5.06
Average rate paid on:			
Deposits	1.90	....	1.64
Debentures and Debenture Stocks or G. I. R's.	3.73	....	2.92
Average rate of dividends, including bonuses	6.01	6.32	....

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of Realty	5.47	5.40	5.05
Collateral Loans	4.99	5.69	3.81
Bonds and Debentures	3.51	3.28	3.38
Stocks	4.46	4.26	4.69
Average rate paid on:			
Deposits	1.88	....	1.82
Debentures and Debenture Stocks or G. I. R's.	3.73	....	2.79
Average rate of dividends including bonuses	6.00	6.09	....

PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT, PERCENTAGE OF ADMINISTRATIVE EXPENSE TO GROSS REVENUE

	1939		1940		1941		1942	
	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Capital Stock	33,770,581 80	28,175,602 10	33,768,871 63	26,757,599 79	33,752,630 05	26,834,413 59	33,775,436 77	26,835,806 04
Reserve Funds	18,583,788 49	14,979,500 83	18,605,089 79	14,702,159 96	18,626,508 96	14,543,967 82	18,646,791 33	14,682,861 20
Profit and Loss Account	2,114,094 76	3,628,088 10	1,987,334 57	3,646,118 17	2,045,549 41	3,774,556 06	2,139,559 72	4,130,999 85
Total Capital Investment	54,468,465 05	46,783,191 03	54,361,295 99	45,105,877 92	54,424,688 42	45,152,937 47	54,561,787 82	45,649,667 09
Net Profit Transferred	2,111,587 91	2,450,886 56	1,916,733 56	2,033,299 45	2,097,151 70	1,939,092 89	2,102,340 22	2,013,521 72
Add amount by which Assets were written down and amount transferred to Investment Reserves	1,320,228 55	419,382 67	1,014,147 21	653,122 35	916,403 94	362,292 04	1,101,466 01	378,145 15
Total Net Revenue	3,431,816 46	2,870,269 23	2,930,880 77	2,686,421 80	3,013,555 64	2,301,384 93	3,203,806 23	2,391,666 87
Percentage of Net Revenue to Capital Investment	6.29	6.00	5.39	5.95	5.54	5.09	5.87	5.23
Gross Revenue for Year	10,157,297 51	11,780,317 80	9,905,397 85	11,913,798 15	9,906,437 93	11,816,052 52	10,043,334 30	12,044,778 36
Administrative Expenses	2,021,089 72	8,101,957 38	1,943,665 02	8,094,859 98	2,016,018 04	8,034,524 00	2,039,912 44	8,254,728 78
Percentage of Administrative Expense to Gross Revenue	19.89	68.77	19.62	67.94	20.35	67.99	20.31	68.50

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER, 31st, 1942, and JUNE 30th, 1943

Pursuant to Sections 49 or 19 (3) of the Loan and Trust Corporations Act.

Sec. 49. Every loan company receiving deposits shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada less any incumbrances thereon and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of any moneys payable to the company on demand the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this section mentioned as the said amounts stood at the end of the last preceding month, and stating that the same were at the date mentioned in such return on hand and available for depositors.

Sec. 19.—(3) Every trust company receiving deposits in the manner authorized by subsection 3 of section 19 shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit, and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada, less any incumbrances thereon, and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon, and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of moneys payable to the company on demand, the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this subsection mentioned, as the said amounts stood at the end of the last preceding month, and including in such statement all such cash and securities and loans as defined in this subsection, whether owned by the company or held by it as guaranteed investments under the provision of subsection 2 of section 17, or subsection 4 of section 18, and stating that the same were at the date mentioned in such return on hand and available for depositors.

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF DECEMBER 31st, 1942

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors: Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5	Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	16,323,800 40	3,547,603 05	4,915,509 47	783,912 46	62,052 09	9,309,077 07	57.02
Gueiph and Ontario Investment and Savings Society	1,274,140 49	133,950 51	705,917 23	32,458 85	2,497 38	874,823 97	68.66
Huron and Erie Mortgage Corporation	10,061,466 01	1,157,891 02	5,401,749 89	6,588 64	220,000 00	6,786,229 55	67.45
Lambton Loan and Investment Company	970,862 97	256,470 50	601,991 96	47,555 92	....	906,018 38	93.32
Landed Banking and Loan Company	771,321 26	78,421 09	496,607 11	37,616 17	2,617 00	615,261 37	79.76
Midland Loan and Savings Company	377,732 41	183,364 60	541,653 22	5,080 00	....	730,097 82	193.28
Ontario Loan and Debenture Company	3,509,092 85	416,577 64	3,813,407 18	144,428 52	610 00	4,375,023 34	124.67
Toronto Mortgage Company	129,116 73	98,548 96	532,947 65	43,257 03	....	674,753 64	522.59
British Mortgage and Trust Corporation of Ontario	2,473,780 07	301,594 98	1,082,013 21	103,018 35	....	1,486,626 54	60.09
Brockville Trust and Savings Company	490,923 60	17,323 10	293,002 19	45,081 70	....	355,406 99	72.39
Canada Trust Company	3,095,061 58	332,404 58	1,770,176 77	....	21,661, 79	2,124,243 14	68.63
Capital Trust Corporation, Limited	1,924,801 12	209,891 67	2,199,114 90	74,452 65	7,80 25	2,491.263 47	129.43
Chartered Trust and Executor Company	3,340,016 20	217,437 44	2,172,833 82	540,583 26	408,430 00	3,339,284 52	99.98
Crown Trust Company	1,725,668 32	539,441 70	989,500 00	....	4,000 00	1,532,941 70	88.83
Eastern Trust Company	846,109 72	255,602 54	2,005,351 93	491,426 06	....	2,752,380 53	325.29
Grey and Bruce Trust and Savings Company	1,513,074 65	420,503 25	1,857,846 74	255,821 68	31,878 28	2,566,049 95	169.59
Guaranty Trust Company of Canada	1,114,365 32	133,954 40	1,183,415 25	455,033 60	155,010 97	1,927,414 22	172.96
Industrial Mortgage and Trust Company	1,243,808 66	174,743 56	1,132,201 92	218,774 59	....	1,525,720 07	122.66
National Trust Company, Limited	17,270,859 93	1,410,187 62	8,177,943 72	518,170 65	36,000 00	10,142,301 99	58.72
Premier Trust Company	1,378,068 49	131,494 53	1,021,841 81	77,736 01	71,262 17	1,302,334 52	94.50
Sterling Trusts Corporation	359,572 74	107,095 92	269,236 64	244,295 80	110 90	620,739 26	172.63
Toronto General Trusts Corporation	6,666,549 90	1,908,788 96	2,683,375 72	1,663,964 64	237,996 10	6,494,125 42	97.41
Trusts and Guarantee Company, Limited	2,421,819 62	543,231 75	1,359,379 94	186,568 54	10,711 97	2,099,892 20	86.71
Victoria Trust and Savings Company	1,926,870 14	235,861 57	1,039,756 91	227,682 92	1,670 00	1,504,971 40	78.10
Waterloo Trust and Savings Company	7,169,740 73	849,419 40	2,946,451 77	716,670 81	35,324 25	4,547,866 23	63.43
Totals	88,378,623 91	13,661,804 34	49,193,226 95	6,920,178 85	1,309,637 15	71,084,847 29	80.41
Totals previous quarter	92,426,989 10	16,517,097 06	46,838,935 50	7,110,453 98	1,375,168 88	71,841,655 42	77.73
Totals for same quarter previous year	93,689,552 32	16,920,934 13	44,339,277 97	7,479,014 53	751,224 26	69,490,450 89	74.24

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1943

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors				Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
		Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	16,304,616 68	3,342,930 78	6,286,730 40	778,137 52	78,494 91	10,486,293 61	64.31%
Guelph and Ontario Investment and Savings Society	1,435,979 35	291,811 62	770,917 23	32,458 85	3,224 81	1,098,412 51	76.49
Huron and Erie Mortgage Corporation	11,581,695 61	525,062 31	7,563,097 14	6,588 64	......	8,094,748 09	69.89
Lambton Loan and Investment Company	1,118,575 35	220,670 31	657,381 46	28,275 67	......	906,327 44	81.03
Landed Banking and Loan Company	820,358 65	118,353 42	566,607 11	37,616 17	3,495 00	726,071 70	88.50
Midland Loan and Savings Company	431,740 51	183,616 92	646,679 25	15,080 00	......	845,376 17	196.00
Ontario Loan and Debenture Company	3,636,206 26	140,255 81	4,373,090 30	147,059 21	1,556 25	4,661,961 57	128.21
Toronto Mortgage Company	108,148 16	150,960 83	498,260 49	43,257 03	......	692,478 35	638.45
British Mortgage and Trust Corporation of Ontario	2,735,117 32	274,416 76	1,362,724 22	98,037 95	......	1,735,178 93	63.44
Brockville Trust and Savings Company	560,862 51	67,155 15	342,672 79	64,991 86	......	474,819 80	84.66
Canada Trust Company	2,887,567 87	209,366 10	1,916,105 44	......	22,916 23	2,148,387 77	74.40
Capital Trust Corporation, Limited	2,072,955 05	171,531 90	2,566,015 19	71,063 83	6,320 50	2,814,931 42	135.79
Chartered Trust and Executor Company	3,055,791 15	102,388 87	493,811 95	448,617 73	1,801,829 09	2,846,647 64	93.16
Crown Trust Company	1,533,630 06	133,206 71	1,109,000 00	......	......	1,242,206 71	81.00
Eastern Trust Company	729,418 34	77,554 71	1,837,007 18	616,113 06	......	2,530,674 95	346.94
Grey and Bruce Trust and Savings Company	1,566,208 87	439,927 60	1,775,382 30	381,083 58	26,734 68	2,623,128 16	167.48
Guaranty Trust Company of Canada	1,433,038 23	267,830 69	1,461,697 75	628,616 65	250,123 66	2,608,268 75	182.00
Industrial Mortgage and Trust Company	1,487,906 35	267,173 07	1,452,006 91	213,688 38	......	1,932,868 36	129.90
National Trust Company, Limited	18,258,247 37	*752,911 59	11,996,821 82	509,409 45	36,000 00	11,789,319 68	64.57
Premier Trust Company	1,359,948 13	107,933 98	1,111,734 98	50,586 50	71,597 15	1,341,852 61	98.67
Sterling Trusts Corporation	372,028 78	98,356 46	318,043 42	263,902 88	580 00	680,882 76	183.02
Toronto General Trusts Corporation	6,669,015 83	1,051,518 12	3,475,562 99	1,624,414 37	715,601 11	6,867,096 59	103.00
Trusts and Guarantee Company, Limited	2,431,490 99	415,123 22	1,449,506 31	121,693 54	15,751 50	2,002,074 57	82.33
Victoria Trust and Savings Company	1,966,018 50	117,596 96	1,253,338 09	344,936 79	2,282 00	1,718,153 84	87.40
Waterloo Trust and Savings Company	7,957,854 92	553,626 43	4,299,612 40	676,087 33	38,538 10	5,567,864 26	69.96
Totals	92,514,420 84	8,575,457 14	59,583,807 12	7,201,716 99	3,075,044 99	78,436,026 24	84.78
†Totals previous quarter	......	......	......	......	......	......	......
Totals for same quarter previous year	86,687,619 45	9,808,663 01	45,498,016 62	7,224,950 47	1,198,728 92	63,730,359 02	73.52

†These figures now compiled semi-annually. For December 31, 1942 figures see page 228.

*Debit

LIST OF

LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
3	Canada Permanent Mortgage Corporation	Toronto	1
7	Central Canada Loan and Savings Company	Toronto	2
11	Credit Foncier Franco-Canadien	Toronto	3
15	Guelph and Ontario Investment and Savings Society	Guelph	4
19	Huron and Erie Mortgage Corporation	London	5
23	Lambton Loan and Investment Company	Sarnia	6
27	Landed Banking and Loan Company	Hamilton	7
31	Midland Loan and Savings Company	Port Hope	8
34	Niagara Falls Loan and Savings Company	Niagara Falls	9
37	Ontario Loan and Debenture Company	London	10
49	Peterborough Workingmen's Building and Savings Society	Peterborough	11
55	Provident Investment Company	Toronto	12
41	Real Estate Loan Company of Canada, Limited	Toronto	13
44	Toronto Mortgage Company	Toronto	14
58	Toronto Savings and Loan Company	Peterborough	15

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson	F. Gordon Osler	1st March, 1855
2	W. J. Hastie	G. A. Morrow	7th March, 1884
3	*John Barnett	Comte Cahen-d'Anvers	24th July, 1880
4	J. M. Purcell	J. R. Howitt, K.C.	19th January, 1876
5	M. Aylsworth	M. Aylsworth	18th March, 1864
6	G. C. Norsworthy	Norman S. Gurd, K.C.	27th March, 1847
7	H. M. Patterson	W. Douglas Wilson	16th December, 1876
8	Walter J. Helm	S. R. Caldwell	5th July, 1872
9	Harry C. Pattinson	U. H. Bowen	1st July, 1936
10	Thomas H. Main	Archibald McPherson	26th September, 1870
11	John R. Corkery	James Lynch	17th January, 1889
12	A. H. Cox	A. H. Cox	3rd November, 1893
13	C. A. Morris	Dr. M. A. MacKenzie	17th September, 1879
14	Walter Gillespie	A. M. M. Kirkpatrick	15th December, 1899
15	G. H. Thompson	W. J. Hastie	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
63	Bankers' Trust Company	Toronto	1
	*British Empire Trust Company Limited	Toronto	2
66	British Mortgage and Trust Corporation of Ontario	Stratford	3
70	Brockville Trust and Savings Company	Brockville	4
74	Canada Permanent Trust Company	Toronto	5
79	Canada Trust Company	London	6
84	Capital Trust Corporation	Ottawa	7
88	Chartered Trust and Executor Company	Toronto	8
93	Crown Trust Company	Toronto	9
97	Eastern Trust Company	Toronto	10
101	Grey and Bruce Trust and Savings Company	Owen Sound	11
105	Guaranty Trust Company of Canada	Windsor	12
109	Guelph Trust Company	Guelph	13
113	Industrial Mortgage and Trust Company	Sarnia	14
118	Lambton Trust Company	Sarnia	15
121	London and Western Trusts Company, Limited	London	16
126	Montreal Trust Company	Toronto	17
131	National Trust Company, Limited	Toronto	18
136	Northern Trusts Company	Toronto	19
140	Premier Trust Company	Toronto	20
145	Prudential Trust Company, Limited	Toronto	21
149	Royal Trust Company	Toronto	22
154	Sterling Trusts Corporation	Toronto	23
158	Toronto General Trusts Corporation	Toronto	24
164	Trusts and Guarantee Company, Limited	Toronto	25
169	Victoria Trust and Savings Company	Lindsay	26
174	Waterloo Trust and Savings Company	Kitchener	27

* The business in Ontario of The British Empire Trust Company Limited is limited to the acceptance of trusteeships for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated
1	*R. L. Crombie	R. P. Jellett	20th May, 1905
2	*A. J. Mitchell & Co., Ltd.	J. Davidson	23rd July, 1894
3	W. H. Gregory	Hon. Nelson Monteith	5th October, 1877
4	L. C. Dargavel	J. Gill Gardner	11th May, 1885
5	T. D'Arcy Leonard	F. Gordon Osler	7th March, 1913
6	M. Aylsworth	M. Aylsworth	23rd July, 1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April, 1912
8	John J. Gibson, L.L.D.	Rolph R. Corson	20th July, 1905
9	Howard A. Eaton	R. W. Steele	9th May, 1909
10	*W. M. Thompson	Hon. F. B. McCurdy, P.C.	1893
11	O. E. Manning	C. A. Fleming, F.C.A.	8th April, 1926
12	J. W. Berry	E. Blake Winter	12th June, 1925
13	J. M. Purcell	J. R. Howith, K.C.	26th May, 1917
14	W. R. Paul	John Cowan, K.C.	20th August, 1889
15	G. C. Norsworthy	Norman S. Gurd, K.C.	26th April, 1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September, 1896
17	*John F. Hobkirk	F. G. Donaldson	21st March, 1889
18	W. M. O'Connor	J. M. Macdonnell	12th August, 1898
19	*Frank Nelson Boyd	C. S. Riley	1st March, 1902
20	Thos. B. Holmes	Thos. B. Holmes	2nd April, 1913
21	*E. V. Barthe	Henry N. Chauvin, K.C.	19th May, 1909
22	*R. L. Crombie	Robert P. Jellett	24th June, 1892
23	‡James R. Lovatt	Charles Bauckham	19th May, 1911
24	W. G. Watson	Hon. Charles McCrea, K.C.	1st April, 1899
25	†C. S. Hamilton †H. A. Howard	Arthur F. White	24th February, 1897
26	C. E. Weeks	T. H. Stinson, K.C.	4th September, 1897
27	P. V. Wilson	Ford S. Kumpf	7th April, 1913

‡ Assistant Manager

REPORT

OF THE

Minister of Public Works

FOR THE

PROVINCE OF ONTARIO

FOR THE

TWELVE MONTHS ENDING MARCH 31st, 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 8 — 1943

ONTARIO

TORONTO
Printed and Published by T. E. BOWMAN, Printer to the King's Most Excellent Majesty
1943

To:

THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, Engineer, Secretary and Accountant, for the twelve months ending the 31st of March, 1942.

Respectfully submitted,

T. B. McQUESTEN,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 31, 1943.

REPORT

OF THE

Deputy Minister of Public Works

THE HONOURABLE T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant, for the financial year April 1, 1941 to March 31, 1942. These reports show that all activities of the Department have been subservient to the war effort.

ARCHITECT'S BRANCH

The Province has continued to make available to the Dominion any Institutions or buildings they may require for war purposes. The institutions, number of buildings and their estimated value leased to the Dominion since the commencement of the war are as follows:

Institution	No. of Buildings	Valuation	Use of Institution
Ontario Hospital, St. Thomas	19	$ 6,199,827	R.C.A.F. Training Centre.
Ontario Hospital, Port Arthur	1	125,000	Military.
Industrial Farm, Monteith...	14	373,000	Internment Camp.
Ontario Reformatory, Mimico	21	700,000	Internment Camp.
Agricultural College, Guelph	19	2,723,126	R.C.A.F.
Normal School, Ottawa......	1	237,000	Office Accommodation.
Ontario Hospital, London (52 acres)..............	land only	22,500	Military.
Ontario School for Deaf, Belleville..............	16	1,322,282	R.C.A.F.
Normal and Model School, Toronto...............	5	1,554,545	R.C.A.F.
Boys' Training School, Bowmanville...........	36	830,000	Internment Camp for Enemy Officers.
Ontario Hospital, Brampton..	1	274,803	Military.
TOTAL...........	133	$14,362,083	

At the request of the Dominion Department of Agriculture the Provincial Department undertook a campaign to eradicate Bangs disease which was seriously affecting cattle. To facilitate this campaign a new laboratory building was necessary and construction was commenced on a Bangs disease testing laboratory at the Ontario Veterinary College, Guelph. Considerable progress has been made and the building will be ready for occupancy early in the new financial year.

To provide additional acreage at the Demonstration Farm, New Liskeard, the Department of Agriculture purchased adjacent land known as the Getty Farm, consisting of approximately six acres. The deed is on file in this department.

At the Ontario Hospital, Fort William, the old beef cattle barn was struck by lightning and completely destroyed by fire. There was no loss of stock and the building was of cheap frame construction.

This Branch co-operated with other departments of the Government in connection with construction problems arising out of acts under their administration or their regular activities. These are summarized as follows:

Department of Health—Examined plans for new projects, alterations and additions to public and private hospitals in accordance with Government regulations and statutory provisions.

Department of Highways—Prepared plans and specifications for buildings required for highway maintenance purposes.

Province of Ontario Savings Offices—Examined premises, carried out alterations and additions and prepared leases as required.

In addition to the above, assistance was given in connection with Air Raid Precaution work. Plans and specifications were also prepared for a new residence for Mr. Oliva Dionne and family in connection with the Dionne Quintuplet Guardianship.

Engineer's Branch

Considerable repair work is necessary every year to maintain the locks and dams in condition to control the lake levels throughout the Northern Districts. This work is carried out locally by day labour.

The following grants were made in accordance with the Provincial Aid to Drainage Act:

Township of Alma—Grant of $1,968.48 towards cost of Boyle drain and South Maitland River Improvement. The sum of $1,889.72 being paid during this fiscal year and the balance carried into next year.

Township of Chatham—Grant of $2,622.34 being 20% of the cost of the Townline Pumping works.

The Grand River Conservation Commission have continued work on the Shand Dam and the Province contributed this year the sum of $158,276.55, being 37½% of the cost of the works. The total contributions by the Province at the close of this fiscal year were $644,992.66.

Secretary's and Accountant's Branch

In keeping with the policy of curtailing new construction to avoid a demand for materials required for construction of war plants, few contracts were entered into during this year.

The revenue received totalled $104,375.36, consisting chiefly of rentals, compensation received from the Dominion Government in regard to the costs of providing temporary quarters for displaced personnel from the O.A.C. Guelph in accordance with agreement, and for the sale of the following properties not required for Government purposes.

Bon Air, Kingston Road, Toronto (formerly Hostel Soldiers' Aid Commission)	$ 3,500.00
Part of Lot Q School for the Blind, Brantford	325.00
The expenditures are summarized as follows:	
Main Office	87,720.92
Maintenance and repairs—Government Buildings	633,982.66
Total Ordinary	$721,703.58

CAPITAL

Public Buildings and Public Works	$225,204.39
Total Net Expenditure	$946,907.97

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,
Deputy Minister of Public Works.

TORONTO, March 31, 1943.

REPORT OF THE ARCHITECT

The Honourable T. B. McQuesten, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works.

Sir:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year, April 1st, 1941 to March 31st, 1942, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED TO THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year, in addition to the Training College for Technical Teachers, Hamilton, being used to give refresher course training to men for the R.C.A.F., five Province of Ontario Institutions were turned over, all, or in part, as described later in the body of this report, to the use of the Department of National Defence for the duration of the present war. These were as follows:

Ontario Agricultural College, Guelph	(part)
Ontario School for Deaf, Belleville	(part)
Normal and Model Schools, Toronto	
Boys' Training School, Bowmanville	
Ontario Hospital, Brampton	(part)

This group of buildings, together with the other six properties previously loaned for the same purpose, now totals eleven institutions, all, or in part, of which have been loaned to the Department of National Defence for the duration of the present war.

The Department's work this year, as previously, in connection with the loan of these institutions, has included the preparation of agreements, recording plans, reports on condition of buildings, surveys, records, stock-taking and preparation of inventories of furnishings and equipment loaned with the said buildings to the Department of National Defence. Such work has also included the surveying, leasing, remodelling and fitment of temporary premises, where such were required by the Province to carry on certain essential parts of the work of the institutions affected. The moving and storage of furniture in connection with the vacation of these premises generally by the Province was also dealt with by this Department, in co-operation with the other departments having jurisdiction over these institutions. Further reference to these institutions is made under their particular sub-divisions in the body of the report which follows.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

General minor repairs and replacements and minor changes were carried out in connection with all trades, as required, but restricted to a reduced program of expenditure having regard to present war conditions. A considerable amount of repairs were also made to furniture and furnishings for this group of buildings.

Apart from the said general minor items, certain work of a special nature was also carried out as enumerated in the following paragraphs:

Parliament Buildings:

Alterations were made to the offices of the Attorney-General to provide a retiring room.

A sick room was provided for the members of the Civil Service on the third floor of the north east wing in a space formerly occupied by a stair to the fourth floor, which was removed, as reported in the previous year's report.

East Block:

New offices were built for the Publicity Bureau in the space previously used as an Exhibit Hall on the ground floor at the main entrance. This accommodation provided a general office of approximately 30′ x 16′ and four other offices of approximately 15′ x 16′. Fin heaters were taken from the tunnel and were installed in the front hall to provide the additional heat required.

A temporary room for first aid work was installed for A.R.P. purposes, in the basement shipping room.

A room in the basement of the west end, south section, was fitted up for X-ray work for the Tubercular Division of the Department of Health.

The incinerator in the boiler room section of the basement was remodelled to improve the operation of this unit.

Subsidiary Buildings:

General repairs of an urgent nature in all trade branches were carried out where required, in the following buildings:

No. 11 Queen's Park.
No. 15 Queen's Park.
No. 39 Queen's Park.
No. 112 College Street.
No. 454 University Avenue, Liquor Control Board.
No. 807 Richmond Street West, Sewage Laboratory.
Dept. Highway's Garage, Leaside.
Dept. of Highways and Police Garage, Surrey Place. (A new roof was laid over the existing main part of this garage, in addition to the said general repairs.)

Osgoode Hall:

A restricted program of general repairs was carried out in all trade branches as required, including the placing of a new roof over one section. Progress repairs to furniture and furnishings were made.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

Considerable repairs were made to the roofs. Repairs were made to the school's system of water mains, including the replacement of a section of pipe which had burst. The top section of the main boiler house chimney was repaired.

These premises, as listed in the first part of this report, were loaned by the Province to the Department of National Defence, for R.C.A.F. purposes and their occupancy commenced as of July 10th, 1941.

Temporary premises for this School, known as the Earl Kitchener School, Pape Avenue, Toronto, were leased from the Toronto Board of Education and the necessary alterations were made to adapt these latter premises to the requirements of the said Normal School.

Considerable repairs were made to the stoker under number 2 boiler. New retort and tuyere blocks and dead plates were supplied and installed.

Normal and Model Schools, Ottawa:

As stated in the previous year's report, these premises were loaned to the Dominion Government and the Normal School classes are now accommodated in the Elgin Street Public School, Ottawa. Small changes were made to the lighting system for stairways at the said Elgin Street School.

London Normal School:

Minor repairs were made to main entrance doors and a new smoke breeching was installed for the heating system. The return main connection to the H.R.T. standby boiler was built up where defective and the return main reconnected. Ends of tubes were re-rolled.

Hamilton Normal School:

A new flag pole was erected. Minor repairs were made to floors and to motor on ventilating system. Repairs were made to the brick setting of boilers.

North Bay Normal School:

A new drinking fountain was installed as a replacement. The brick walls around the boilers were repaired and partly rebuilt.

Peterborough Normal School:

Minor repairs were made to the plumbing system.

Stratford Normal School:

Minor repairs were made to the plumbing system and to the heating system, including brickwork and piping at boilers and new tubes were installed.

Ontario School for Deaf, Belleville:

A new roof was laid over the boys' dormitory building. Part of the barn was re-shingled and minor repairs were made to the interior plaster work of the main building.

These premises, omitting the farm division and one workshop building and Bursar's residence were loaned to the Department of National Defence, for R.C.A.F. purposes, as listed in the first part of this report. The R.C.A.F. occupancy commenced as of July 10th, 1941.

To enable the classes of the School to be carried on and to provide the necessary living quarters, the following Belleville premises were surveyed, leased and alterations made thereto, to suit the temporary requirements of the said School:

Battery Building, St. Thomas Anglican Church Rectory, St. Thomas Anglican Church Parish Hall, Rankin House, Clare House, Lazier House, Mouck House, Bridge Street United Church Basement (3 class rooms), Conner House.

After the R.C.A.F. occupancy of the original school buildings, the defective fire hose was replaced by this Department.

Sketch plans were prepared for a proposed four room temporary type school addition, to be erected at the rear of the leased Parish Hall temporary premises.

Ontario School for Blind, Brantford:

A new roof was laid over the servants' quarters of the kitchen wing in the Main Building.

General repairs were made to eavetroughs, including new trough for the whole of the gymnasium.

Repairs were made to slate roofs in girls' and boys' dormitory buildings.

Extensive repairs were made to the brick settings of the main steam boilers. General repairs were made to the steam boilers, piping and stokers.

Ontario Training College for Technical Teachers, Hamilton:

Minor repairs were made to the vacuum pumps and to the plumbing system.

This College is being used to give refresher course training to men for the R.C.A.F. as from June 1st, 1941.

CONSULTATION WORK ON SCHOOLS

At the request of the Department of Education, the following consulting services were rendered:

Buildings were examined and reported upon for—S.S. No. 12 Vaughan Township, Woodbridge; Nobel Consolidated School.

Plans were examined and reported upon for Kirkland Lake High and Vocational School; Orillia Collegiate.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

General repairs were made to the tile roofs of the Maids' Dormitory Building and the Trent Institute.

Sundry minor repairs were made to the roofs of other buildings in general.

An insecticide Laboratory was installed in the basement of the Physics Building.

Repairs were made to the ventilator damaged by lightning on the Dairy Building.

As summarized previously in this report, the major portion of the buildings forming the College Group proper at this College were loaned to the Department of National Defence for R.C.A.F. purposes. The R.C.A.F. occupancy commenced as of May 1st, 1941, and the buildings included with the portion of the premises allotted to their use, are as follows:

Watson Hall, Garage, Macdonald Institute, Macdonald Hall, Main dining hall and kitchen building, Mills Hall, Maid's Dormitory Bldg., Trent Institute, Administration building and students' residence, Gymnasium, Memorial Hall, Skating rink, Mechanics Bldg. (except blacksmith instruction shop), Bursar's Hall, Laundry Building, Engineer's house and Garage, Plumber's House.

The office and educational staff were moved to temporary quarters in other buildings and an extensive program of alterations was carried on to provide the necessary temporary accommodation in order that the most of the educational work of the College could be carried on.

The existing coal vault, not in use at the time, was renovated and a floor installed to provide lock-up storage accommodation for the furniture, furnishings and equipment not required by the R.C.A.F. or by the College.

Ontario Veterinary College, Guelph:

Plans and specifications were drawn up and contracts let for a Bang's Disease Testing Laboratory Building at this College. The work was started and was well under way during this fiscal year.

Minor repairs were made to the plaster work of the main building.

Agricultural School, Kemptville:

Working drawings and details were prepared for the erection of a seed cleaning plant at this school, by the Department of Agriculture, but the construction work was not put in hand.

Western Experimental Station, Ridgetown:

At the Agricultural School, the chimney on the school building was extended in height and repairs were made to the foundations and drains.

A new domestic hot water boiler was installed as a replacement. No work was done on the farm buildings.

Demonstration Farm, New Liskeard:

The old Getty farm house was purchased along with the Getty farm, by the Department of Agriculture. The house was moved to a new site convenient to the Demonstration Farm Buildings and left ready for installing new foundations in connection therewith.

Repairs were made to the buildings of the Demonstration Farm in general by the staff labour and the materials provided by this Department.

Horticultural Experimental Station, Vineland:

General repairs were made to the plumbing systems in the staff residences.

The packing house was re-shingled and used for housing female farm labour.

Minor repairs were made to the roof at the rear of the greenhouse.

The verandah on the cottage at the Lake was rebuilt.

Glass and putty was supplied for future repairs to greenhouse.

Repairs were also made to the heating plant, including repairs to stokers, return pumps and piping.

DISTRICT BUILDINGS

Due to war conditions, the work done in connection with these district buildings was kept to a minimum and the only work items carried out were those of an urgent nature, as described in the following subdivisions.

Algoma:

At the Court House, Sault Ste Marie, minor repairs were made, including the replastering of ceilings in the Sanitary Inspector's and Sheriff's offices and portions of the ground floor ceilings in the central and east corridors. Minor repairs were made to wood floors and to roof. Four new shaking grates and twelve side bars were purchased for boiler replacements.

The Registry office at Sault Ste Marie is still being used by the Red Cross.

At the Gaol, Sault Ste Marie, prison locks, purchased last year, were installed and the tile pipe, also purchased last year, has been partly installed by prison labour. A complete set of grates was purchased.

Cochrane:

At the Court House, Cochrane, minor repairs were made, including repairs to hardware, interior painting, installation of eight storm sash and four new lighting fixtures of the louvred type. The brick arches and side walls in the boilers were repaired and some boiler tools provided. The leaking flange joints in the steam header were re-gasketted and a new dead plate installed.

At the Lock-up at Hearst, a new entrance porch was installed and alterations made to the interior to separate the stairway to the Policeman's living quarters from the Lock-up corridor. Minor repairs were also made to the steam heating system of this Lock-up.

Kenora:

At the Court House, Kenora, minor repairs were made, including repairs to hardware. A new electric heater and domestic water tank were installed for Janitor's quarters and for the Court House. Cupboards and wall linings were installed in the Janitor's kitchen. Fly screens were installed on the basement windows of the Police and Janitor's quarters and a new night latch placed on the back door. Minor repairs to Gaol and Gaoler's residence were made.

The sewage system and septic tank and piping at Sioux Lookout were repaired and renovated and the rear entrance stairs were remodelled. Six window blinds were replaced.

Manitoulin:

Provision was made for removing brass plugs for washing out steam boiler in Court House at Gore Bay and a new radiator was installed in the shower room of the Gaol.

Muskoka:

At the Court House, Bracebridge, minor repairs were made to outside wood steps. The cement sidewalk leading to entrance steps was levelled up and new concrete terrace steps installed at street curb. A new flag pole was erected and the old outside lavatory and storehouse building was re-modelled to provide a garage with new doors and new cement floor for the Governor of the Gaol. A typewriter desk was provided from the Court House, Haileybury. A new safety valve was installed on the hot water boiler in the Court House.

At the Gaol at Bracebridge, a new side entrance door and new sidewalk were installed to provide a separate entrance to the Gaol for the prisoners; this work included a new prison type lock, an outside electric light and a signal bell.

Nipissing:

Minor repairs were made in Court House, Gaol and Health Clinic at North Bay and one disused chimney removed from the Court House.

At the Gaol in North Bay, minor repairs were also made, a new stair handrail installed and material for additional fly screens provided. Brass cleanout plugs were provided for boiler water columns and a new 2″ check valve and fittings provided for the re-arrangement of domestic hot water circulation.

Parry Sound:

General repairs and improvements were made at the Court House, Registry Office and Gaol at Parry Sound and Lock-up at Burk's Falls.

In the Court House, ceilings were replastered in the Judges' room, Sheriff's office and about half of the ground floor hall and the walls and ceilings of these rooms were painted thereafter.

A two car brick garage was erected for the Provincial Police at the rear of the Court House.

Some new lighting fixtures were installed in the Registry Office.

Paint was purchased for the interior of the Gaol, to be applied by inmate labour.

Considerable repairs were made to the boilers in the Court House, including welding and reinforcing of boiler shells and repairs were made to hot water circulating pump and motor.

At Burk's Falls a new domestic hot water tank was installed complete with heat exchange coil unit. The radiation was increased in the Lock-up section.

At Burk's Falls the interior of the Lock-up was repainted and the unused women's cell was altered, including removal of the existing toilet to make office space, including furniture for the Provincial Constable. Cupboard space was provided for Janitor's equipment.

Rainy River:

Minor repairs were made in the Court House and Registry Office, Fort Frances.

The roof of the Gaol at Fort Frances was re-shingled with asphalt shingles and minor repairs made, including repairs to plumbing.

The front arches of the boilers in the Court House were rebuilt. Repairs were made to defective steam piping in the basement and the return pump was repaired. During the fall of this year, new grates were installed for burning coal; wood had previously been used as fuel.

Sudbury:

General repairs and improvements were made to the Court House, Registry Office and Gaol at Sudbury. Three large wash basins were installed in the cell block corridors of the Gaol. A number of more efficient electric lighting fixtures were installed in the Court House and Registry Office, continuing the improvement of lighting conditions which was started last year. Minor repairs were made to boilers and stokers in Court House.

Paint was supplied for the floors of the Lock-up at Foleyet.

Temiskaming:

Minor repairs were made to the Court House, Registry Office and Gaol at Haileybury.

At Englehart, wood trim was installed to complete the alteration work previously started in the quarters for the Provincial Constable and the whole was redecorated.

The Lock-up at Cobalt was loaned to the Department of Mines for fitment and use as temporary quarters for testing Cobalt ores and concentrates, pending completion of permanent quarters in Cobalt, now under consideration.

A new section was installed in the heating boiler of the Office Building at New Liskeard.

A new hot water heating system was installed at the Mining Recorder's Office at Swastika to replace an obsolete hot air heating system.

Minor repairs were made to boilers at Court House, Haileybury.

New grates were provided for hot water furnace and smoke pipe renewed for the Lock-up at Englehart.

New grates were provided for boiler in Government Building at Elk Lake and boiler mountings checked.

Thunder Bay:

Minor repairs and improvements were carried out where required at the Court House, Gaol and Registry Office at Port Arthur. At the Court House some painting was done in various offices and some additional electric lighting fixtures were installed. Door hardware was renewed where required.

At the Gaol, the painting work was carried on by the inmates and minor repairs were made to the boilers by the staff. The necessary materials were supplied by this Department who also purchased twelve new prison type locks.

ONTARIO HOSPITALS

Ontario Hospital, Brockville:

A general survey of the domestic water supply service was made and plans and specifications prepared for a new steel water tower and fire-proof pump house, but the work was postponed as the Steel Controller at Ottawa did not approve of the use of steel for the proposed elevated tank, at this time. Minor repairs were made to eavestroughs and conductor pipes on main building. Completion of changes to electric distribution system were carried out.

Ontario Hospital, Brampton:

The new administration building and a portion of the lands of this Institution were loaned to the Department of National Defence for army training purposes and their occupancy commenced as of August 11th, 1941. The new building was used for detention purposes.

The remaining farm lands and buildings have continued to be used and operated by the Department of Health for farming purposes.

Ontario Hospital, Cobourg:

Minor repairs were made to chimneys on Superintendent's residence, also to roofs, conductors and eavestroughs on the main building.

The floor of the patients' lavatory on the ground floor of the east pavilion was jacked up and reconstructed.

Ontario Hospital, Fort William:

The roof over the farm Superintendent's residence was re-shingled.

A new spare cylinder was supplied for the deep well pump and minor repairs were made to the other working parts of the pump system by the Institution staff.

The old beef cattle barn on the south side of the Highway was destroyed by fire on July 26th, 1941, and was not replaced.

Ontario Hospital, Hamilton:

A new shingle roof was laid over the Superintendent's residence and flashings, gutters and down pipes were replaced.

A new asphalt shingle roof was laid over the main barn at Hickory Farm and considerable repairs were made to strengthen the framing and floors. Considerable repairs were made to roofing, eavestroughs and conductors on main building, Orchard House, Nurses' Residence and Pump House.

Repairs were made to pole line for electric power on the brow of the Mountain, which had been damaged by storm. Verandahs on the Nurses' residence were repaired.

Ontario Hospital, Kingston:

A new animal breeding house was erected on the Hospital grounds at the Newcourt Farm, to be used in connection with the experimental work of the Ensol Laboratory. The materials and a portion of the labour were supplied by this Department and the balance of the labour was furnished by the Hospital.

Considerable repairs were made to roofs, eavestroughs and conductors on the main building. A new shingle roof was laid over the Herdsmen's House. A new furnace was installed in the farmer's house, as a replacement.

Ontario Hospitals, Langstaff and Concord:

A new standby steam boiler was provided and installed at the Central Kitchen building and the existing boiler was renovated at Langstaff. Repairs were made to portions of roofs where damaged by wind storm at Langstaff.

Repairs and renewals were made to the bridge over the creek at Concord. The material was supplied by this Department and the labour, for the most part, supplied by the Department of Health.

Ontario Hospital, London:

Considerable repairs were made to the roofs of the main building and assembly hall and eavestrough repairs were made on the main building, reception building and workshop and laundry.

Replacement parts were supplied by this Department for one of the boiler feed pumps and installation was made by the hospital staff mechanics.

Ontario Hospital, New Toronto:

A new extractor was shipped from the Ontario Hospital, St. Thomas stores and installed in the laundry of this Institution.

Two continuous baths were removed from cottages 5 and D and installed in the Male Reception unit, cottage 2.

Additional inside window guards were supplied and installed in cottage 2 and outside basement window guards in cottages 2 and B.

Ontario Hospital, Orillia:

Plans were prepared for an extension to the existing piggery and the work carried out in conjunction with the Department of Health, who supplied the labour required. This Department supplied the materials.

Plans and specifications were prepared and the work started to provide a general service elevator required for food service to the patients' new dining room in the basement and to bed patients located on the upper floors of the Main Building. A third storey was added to the existing two storey connecting corridor to allow the new elevator to serve all floors of the Administration Building and Cottages A and K.

It was arranged that the hospital mechanics be directed to devote as much of their time as possible to this project. A contract was let for the elevator.

The Horse Barn and Implement Shed were re-roofed with asphalt shingles.

One of the chimneys on the Main Building was removed, on account of it being disused and in a dangerous condition.

Window guards were installed as replacements; ten guards in Cottage A Hospital and four guards in Cottage B.

Ontario Hospital, Penetanguishene:

Repairs were made to the piping over boilers numbers 1 and 2 and a draft control taken from the Ontario Hospital, Whitby was installed.

Drawings were prepared and materials supplied by this Department for the new entrance to the ground floor of Cottage A; the work was done by the Hospital staff.

Ontario Hospital, Port Arthur:

The new building and a portion of the lands, as stated in the previous year's report, were loaned last year to the Department of National Defence for the duration of the war.

Ontario Hospital, 999 Queen Street West, Toronto.

The work was carried to completion by day labour in connection with the installation of a Virus Laboratory and Dental Laboratory in one of the existing outbuildings at the north west corner of the premises of this Hospital.

A new electrical feeder system was brought in to serve the new Virus Laboratory. Repairs were made to the electric feeder pole line and transformer structure at the carpenter shop.

Psychiatric Hospital, Toronto:

Minor repairs were made to the plumbing system.

Ontario Hospital, Whitby:

The brick pipe tunnel was repaired and partly rebuilt and piping was changed and covered from the centre cross tunnel to the Superintendent's residence.

The wall tile work was replaced, after waterproofing the walls, in the ground floor shower rooms of four patients' cottages.

General exterior stucco and brickwork repairs were made to Patients' Cottages and Dining Halls.

General roof repairs were carried out. The horse stable roof was replaced in asphalt shingles.

Ontario Hospital, Woodstock:

The exterior basement walls of the Administration Building, below grade, were damp proofed and the drainage of the areas revised.

Plans were made for an extension to the piggery and the material was purchased by this Department; the labour being done by the Institution staff mechanics.

Ontario Hospital, St. Thomas:

As stated in the previous reports, this Institution is now on loan to the Department of National Defence for R.C.A.F. training purposes, except the farm portion, which is operated under the jurisdiction of this Department.

Minimum progress repairs were made to the existing farm buildings, as required.

Minor repairs were made to the Engineer's House.

Furniture, furnishings and equipment were loaned from the Public Works locked-up store on these premises, from time to time, according to approved requisition received from the R.C.A.F. at St. Thomas, or from other mental hospitals requiring additional goods during the year.

EXAMINATION OF PLANS FOR THE DEPARTMENT OF HEALTH

Plans were examined and recommendations forwarded to the Department of Health in connection with proposed alterations, or additions to public and private hospital buildings and in connection with new hospital projects. The following were the projects dealt with:

Brant Sanatorium, Children's Preventorium, Brantford.
Brockville General Hospital.
Fort William Sanatorium, Doctor's Residence.

Alexandra Hospital, Ingersoll.
St. Joseph's Hospital, Hamilton.
Hamilton General Hospital.
Hillcrest Private Hospital, Orillia.
Niagara Peninsula Sanatorium.
Private Hospital, Napanee.
Red Cross Hospital, Mindemoya.
Private Hospital, London.
Victoria Hospital, London.
Kingston General Hospital.
Kirkland Lake District Hospital.
Kincardine General Hospital.
General Hospital, Nobel.
General Hospital, Moosonee.
Canadian Mothercraft Hospital, 49 Clarendon Avenue, Toronto.
East Windsor Hospital.
Essex County Sanatorium, Windsor.
Grace Hospital, Windsor.
Private Hospital, Windsor.
Red Cross Hospital, Thessalon.
St. Mary's Private Hospital, Toronto.
Welland County Hospital.
Pickle Crow Gold Mines Private Hospital, Patricia District.
Prince Edward County Hospital, Picton.
Palmerston General Hospital.
Hospital for Defence Industries Limited, Pickering.
Hartington Nursing Home, Ottawa.
Ottawa Civic Hospital.

Sketch plans were also prepared at the request of the Department of Health for a proposed new Psychiatric Unit to be installed at the Victoria Hospital, London.

ONTARIO REFORMATORIES

Industrial Farm, Burwash:

Plans and details were prepared for the erection of a farm office and prisoners' comfort station to be erected by members of the Institution staff and the prisoners.

Plans and details were prepared for a typical one-storey staff residence, three of which were to be erected by members of the Institution staff and prisoners.

Plans and details were prepared for a new cow barn for erection by the members of the Institution staff and the prisoners.

Ontario Reformatory, Guelph:

Plans were made for reinforcing the cook room floor of the Abbatoir Building and the work was to be done by the staff.

Plans and details were prepared for the erection of an addition to the Cannery and Laundry Building to provide lavatory and locker accommodation, properly segregated and as required by the Dominion Inspection Officer.

Andrew Mercer Reformatory, Toronto:

Plans were prepared and the work carried out in connection with the rehabilitation of the kitchen structure and the installation of new equipment for the main kitchen and main dining room units. Fire doors were installed throughout to separate the main building into four sections to prevent the spread of fire.

Minor roof repairs were made to the laundry section and main building, including installation of new conductor pipes.

Ontario Reformatory, Mimico:

As stated in the report of the previous fiscal year, this Institution was loaned to the Department of National Defence. The farm lands and farm buildings were finally decided to be omitted from the premises previously turned over to the Dominion, with the exception of certain small portions of the said farm lands, which were, by letter, turned over to the use of the Dominion for garden purposes. The agreement between the Province and the Dominion was redrafted in accordance with these arrangements.

The farm lands and buildings of this Reformatory, together with the premises of the adjoining old Victoria Industrial School, Mimico, are now being operated by the Department of Health.

Material was supplied for the re-roofing of the dry kilns on the Reformatory premises with the understanding that the work would be undertaken by the military staff.

Industrial Farm, Monteith:

As noted in the report of the previous fiscal year, this Institution is now on loan to the Department of National Defence and under their complete jurisdiction.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

Repairs were made to the swimming pool in gymnasium building. The roofs and skylights over this building were also repaired.

The eavestroughs on Jury and Kiwanis Lodges were repaired and the roof leaks on the Superintendent's residence made good.

This Institution, as noted previously in this report, was loaned to the Department of National Defence as a detention camp for officer prisoners of war and their occupancy commenced as of November 3rd, 1941.

To provide for the occupancy of these premises by the Department of National Defence, temporary premises were provided for a portion of the population of this Institution by the leasing of premises known as the Senkler Estate in Bowmanville. Considerable alterations and repairs were carried out to make these premises suitable for the temporary purposes of this School.

As an addition to these rented premises, plans and specifications were prepared and tenders received for a one-storey temporary addition to provide living accommodation for fifty boys with quarters for two supervisors, but the work was not proceeded with. A temporary residence was leased in Bowmanville and made suitable for the occupancy of the Superintendent of the School.

Girls' Training School, Galt:

Specifications were prepared and prices obtained for the exterior painting of all buildings, but the work as outlined, was carried on by the staff and inmates brought from the Ontario Reformatory, Guelph.

The doors to the single rooms in the Coronation Cottage were changed to swing out.

FISH HATCHERIES

Hill's Lake Hatchery (*Temiskaming District*):

Due to unusually heavy flooding by rains in this District, which almost caused the water from Sunday Creek to flow back in the Hatchery ponds, the banks of the said creek were cleaned of brush for a distance of over two miles and the dead wood, sunken logs and other obstructions removed, to prevent further flooding conditions. To further insure against damage by flooding, the hatching troughs in the Hatchery building were set at a higher level.

ONTARIO HIGHWAYS BUILDINGS

Plans and specifications were prepared and architectural supervision was given for the following work, for which the Department of Highways were to let the contracts:

Garage and store house, Ottawa.
Scale House No. 1. Stoney Creek, Queen Elizabeth Way.
Scale House No. 2. Stoney Creek, Queen Elizabeth Way.
Staff Residence, Geraldton.

Working drawings were prepared for the following future work:

Typical highways equipment garage.
Typical highways storage shed.
Typical highways portable truck garage.
Information office and scale house, Homer.

Sketch plans were prepared for the following contemplated work:

Scale house, East of Homer.
Information office and comfort station at Ivy Lea.
Typical Highway scale house for Northern Ontario.
Equipment Garage, Bancroft.
Staff Residence, Log cabin style, for Northern Ontario.

BOILER INSPECTION

As noted in my report of the previous fiscal year, Mr. John Sharp, who was previously a member of this Department and who made the previous years' inspections, was transferred to the Department of Labour on March 1st, 1941, and his work was, thereafter, undertaken by Mr. H. G. Walsh, in addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the existing plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for present war purposes, the inspection work covered this year, under the above heading may be briefly described as follows:

The boilers and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall and Educational Buildings, Agricultural Buildings, District Buildings, Ontario Hospitals, Ontario Training Schools and the Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of repairs and materials needed for such repairs to properly maintain and operate the heating plants in the building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial

Secretary respectively for their attention in the matter of making the repairs recommended.

The recommendations contained in the reports regarding plants in all the other building groups described in this section, were attended to by this Department.

PROVINCE OF ONTARIO SAVINGS OFFICES

Hamilton Branch, Ottawa Street North:

Plans and specifications were prepared, contracts let and the work completed for the remodelling and enlargement of the existing premises. An adjoining store was leased and used to gain the extra space required. The alterations and additions in this case provided for a new built-in vault to replace the original portable accommodation.

Aylmer Branch:

Working drawings were prepared for a new front for these premises to be erected by the Lessor, but the work was not carried out this year.

St. Catharines Branch:

Proposed new premises were examined and measured and temporary sketch plans prepared in connection with the necessary work to be done, if it was decided to lease the premises in question. The project was abandoned after the rental quotation was received.

General:

Co-operation was given to the Head Office management in the matter of general routine maintenance and repair work at the branches where such work was requested.

Renewal of expiring leases in connection with branch offices were negotiated and arranged, as required.

MISCELLANEOUS

Ontario Government Building, Kingston:

Miscellaneous repairs were made to plumbing and heating and to the eavestroughs of this building.

Air Raid Precaution Work:

Co-operation was given to the various other Government Departments as requested, in connection with proposed air raid precaution work as follows:

Charts were made at the request and direction of the Fire Marshal's Department showing available fire fighting equipment in twelve vulnerable areas in the Province.

Assistance was given in the making of a survey of the population of the Parliament Buildings, including East Block, for the purposes of air raid drills and evacuation.

As requested by the Department of Health, estimates were prepared from data submitted by the General Hospitals of Ontario in connection with proposed protection of windows against high explosive bombs and for blacking-out purposes, if required.

Surveys were made of 22 schools and academic buildings in the Toronto area at the request and in co-operation with the Department of Health to ascertain the number of patients which could be accommodated if these buildings were used as auxiliary hospitals. Surveys were also made of five schools in the Hamilton area, four schools in the Windsor area, and two schools in the Sarnia area in the same manner and for the same purpose.

Some experimental work was carried out at the request of the Department of Health in connection with the blacking-out of windows at the Ontario Hospital, Toronto.

Sketch plans were made, at the request of the Department of Health, for a gas decontamination unit proposed to be erected at General Hospitals throughout the Province, if required.

Residence for Mr. Oliva Dionne and Family:

The site of the present home of the Dionne Quintuplets at Callander was surveyed and at the close of this fiscal year, the preparation of the plans and specifications were nearing completion for a residence for Mr. Oliva Dionne and his family, including the Quintuplets. This work was done in co-operation with the Dionne Quintuplet Guardianship, who will call for the tenders on the work and let the contracts.

Courts in City Hall, Toronto:

Sketch plans were made for the re-location of the Surrogate Court and Judges' Chambers in this building, but the work was not proceeded with.

Registry Office, Toronto.

Sketch plans were prepared for proposed new third-storey addition on this building to accommodate court rooms proposed to be removed from the City Hall, Toronto, but the matter was held for later consideration.

Architect's Staff:

Mr. S. J. Vance, who has been in the Government service for twenty-five years was appointed as an Assistant Architect on December 1st, 1941.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,
Chief Architect.

Toronto, March 31st, 1942.

REPORT OF THE ENGINEER

THE HONOURABLE T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings.

SIR:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1941, to March 31, 1942.

All the work was done by day labour under local foremen, employing local men and using local material wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out, and four storage dams were built. Drainage work was done in five districts and aid given to two municipal drains under the Provincial Aid to Drainage Act.

Maintenance work was as follows:

Port Carling Dock:

The dock leading from the locks to the Port Carling Boat Works was renewed with timbers and a three-inch plank deck. This dock is 235 feet long and 22 feet wide.

Tilden Lake Dam:

At the north end of this dam a section of the old dam and fill was taken out by spring floods. This section was rebuilt in heavy timber and a heavy fill placed in front of it.

Blind River Dam:

Several leaks had developed under the timber dam on the west channel. A heavy earth fill was placed in front of the sheeting to stop these leaks.

Dollars Dams:

The west dam was leaking badly and the wing at the east end was badly decayed in several places. The leaks were stopped by sheeting and gravelling and the decayed portion of the wing renewed in timber. The deck of the east dam was repaired and other minor repairs made at both dams.

Kashee Lake Dam, Bolger:

The sheeting on this dam was renewed and an earth fill put in. The upper 2 feet of the dam was removed to give a better outlet for spring floods.

Deer Lake Outlet:

The outlet of this lake had become blocked with logs and sediment so that during spring floods the water in the lake rose very high and did considerable damage to tourist and farm properties. The logs were removed and the channel cleaned out to prevent this flooding.

Mad River Dyke:

On Lot 7, Concession 4, Nottawasaga, there was a bend in the river and during floods the river left its natural course and flowed across several farms before returning to its proper course, doing considerable damage to farms and roads. A dyke was built of timber cribs and earth and rock fill for a distance of 300 feet at this bend to keep the river in its proper course.

Muskoka Lakes Buoys:

All buoys on the Muskoka Lakes taken away by the spring floods were replaced and the boat channels kept clear of obstructions.

STORAGE DAMS

Kearney Dam:

This is a timber dam on the Magnetawan River about 2 miles below the Village of Kearney. It holds the water up at the Village, providing a better water supply and aids navigation up the river to the lake above. It is 120 feet long, 4 feet high, and provided with four sluiceways, each 12 feet wide.

Scott Dam:

This is a timber dam on the Restoule River. It raises the lower level of the river 4 feet, flooding out a long rapids which was difficult to navigate before. It is 100 feet long, 4 feet high, and has four sluiceways, each 12 feet wide.

Rock Lake Dam:

This is a concrete dam built at the outlet of Rock Lake in Algonquin Park. It replaced an old timber dam and holds the water up on Rock Lake and several other lakes, making navigation possible between them. Two sluiceways each 20 feet wide and 7 feet deep are provided. The overall length of the dam is about 300 feet.

Palmerston Lake Dam:

This is a concrete dam built at the outlet of Palmerston Lake in Addington County. It holds the water up on the lake for navigation purposes and also serves as storage for several power plants below. It is a concrete dam 75 feet long and 8 feet high. It is provided with a sluiceway 8 feet wide.

MUNICIPAL DRAINAGE

Municipal road drainage was carried out in the following districts: Victoria and Haliburton, Peterborough, Muskoka, Parry Sound, Sudbury and Renfrew.

PROVINCIAL AID TO DRAINAGE

Boyle Drain and South Maitland River Improvement:

This drain was improved by the Township of Elma under the provisions of the Municipal Drainage Act in accordance with report, plans and specifications prepared by Mr. S. W. Archibald, Civil Engineer, of London, Ontario.

The work consisted of the deepening, widening and straightening of the old channel for a distance of a little over six miles, starting at the easterly boundary of the Township of Elma on Lot 35, Concession 14, and continuing westerly to Lot 15, Concession 13, Elma Township. The width of the drain was 5 feet at the upper end and 24 feet at the lower end. The depth of the cut averaged about 2 feet.

Two branch drains were improved in connection with this scheme but they were not entitled to aid according to the Act.

The cost of the work as reported by the treasurer of the township was $14,331.61 including the two branches. Deducting the cost of the branches, which was $2,520.88, leaves a balance of $11,810.73, on which the 20% grant was based.

The Dominion Government agreed to contribute an amount equal to the Provincial grant. According to the Act, any such contributions must be deducted from the cost. The amount paid by each Government was $1,968.48.

The drain was examined and found completed in a satisfactory manner, and on report a grant of $1,968.48 was paid to the Township of Elma according to the Provincial Aid to Drainage Act.

Townline Pumping Works:

This is a pumping drainage system consisting of about 6,000 acres of land in the Townships of Chatham and Dover in Kent County.

The pumping plant consisted of the old type dash wheel pump 28 feet in diameter, driven by a steam engine. This plant was very cumbersome, inefficient, and was liable to break down at any time, which might have meant the loss of a season's crop.

The Township of Chatham therefore decided to put in a new and up-to-date plant and engaged Mr. W. G. McGeorge, Civil Engineer, of Chatham, to prepare a report, plans and specifications for same.

The new plant consists of a modern turbine pump of 30,000 gallons per minute capacity, driven by a 100 horse power International Harvester gas engine, using either gasolene or natural gas as fuel. This plant is housed in a neat concrete block building, 18 feet by 22 feet, with concrete foundation and floor, and a metal roof.

The total cost of this new plant as reported by the Treasurer of the Township of Chatham was $13,411.70, less credit for sale of old plant of $300.00, leaving a net cost of $13,111.70, on which the 20% grant was based.

The plant was examined and found to be working very satisfactorily, and on report a grant of $2,622.34, being 20% of the cost, was paid to the Treasurer of the Township of Chatham.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,
Engineer of Public Works.

Toronto, March 10, 1943.

Department of Public Works, Ontario.
Toronto, March 30th, 1943.

The Honourable T. B. McQuesten, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

Sir:

I have the honour to submit the following statement showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1942, in connection with the Public Buildings and Works, subject to the control of the Public Works Department of Ontario.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

STATEMENT No. 24

Showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1942, in connection with the Public Buildings and Works, subject to the control of the Department of Public Works, Ontario.

Date	Location of Work	Subject of Contract	Contractors	Amount
1941 July 3	Province of Ontario Savings Office, 316-318 Ottawa Street North, Hamilton	Alterations and improvements	Kennedy Connor & Son, Hamilton	$8,685.00
Dec. 2	Ontario Veterinary College, Guelph	Construction of Bangs Disease Testing Laboratory	Pigott Construction Co., Hamilton	23,400.00
Dec. 2	Ontario Veterinary College, Guelph	Heating for Bangs Disease Testing Laboratory	George C. Abbott Limited, Toronto	2,582.00
Dec. 2	Ontario Veterinary College, Guelph	Plumbing for Bangs Disease Testing Laboratory	George C. Abbott Limited, Toronto	3,141.00
Dec. 2	Ontario Veterinary College, Guelph	Electrical work, Bangs Disease Testing Laboratory	Allen Electric Company Ltd., Toronto	1,662.00

STATEMENTS

of the

ACCOUNTANT

of

Public Works Department

1941-1942

Department of Public Works, Ontario,
TORONTO, February 18th, 1943.

HON. T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March, 1942.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st, 1941 to MARCH 31st, 1942

Service	Ordinary	Capital	Total
Main Office—Administration expenses, etc.	$ 87,720.92		$ 87,720.92
Maintenance and repairs—Government Buildings	544,554.24		544,554.24
Public Works—Maintenance	10,533.27		10,533.27
Public Buildings		$ 22,352.90	22,352.90
Public Works		174,734.63	174,734.63
Statutory—Drainage Aid		4,512.06	4,512.06
Special Warrants	78,895.15	23,604.80	102,499.95
Total Net Expenditure	$721,703.58	$225,204.39	$946,907.97

STATEMENT OF REVENUE

Commissions on telegraphs and telephones	$ 2,514.05		$ 2,514.05
Sale of material	2,686.08		2,686.08
Sale of produce and stock	23,052.07		23,052.07
Rentals	29,890.69		29,890.69
Sale of property		$3,756.25	3,756.25
Perquisites	2,232.00		2,232.00
Building equipment	171.55		171.55
Miscellaneous	72.67		72.67
Compensation from Dominion Government re occupation of portion of Ontario Agricultural College, Guelph, for war purposes	40,000.00		40,000.00
	$100,619.11	$ 3,756.25	$104,375.36

S. WOOD,
Secretary and Accountant.

TORONTO, February 18th, 1943.

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE REPAIRS and CONSTRUCTION of PUBLIC BUILDINGS FOR FISCAL YEAR ENDING MARCH 31st, 1942.

ORDINARY

Main Office:

Service	Amount	Amount
Salaries—Minister's salary	$ 2,666.64	
Permanent	57,287.53	
Temporary	3,600.00	
Travelling expenses	1,122.31	
Maintenance	3,404.64	
Insurance and lightning rods	15,603.22	
Local Improvement Taxes	196.73	
Unforeseen and unprovided	37.50	
Compensation, medical, hospital and other accounts for workmen injured in Government work as awarded by The Workmen's Compensation Board, including proportion of administration expenses	3,802.35	
		$ 87,720.92

General Superintendence:

Service	Amount	Amount
Salaries—Permanent	$ 8,200.00	
Temporary	2,700.00	
Services, travelling and other expenses	4,883.13	
		$ 15,783.13

LIEUTENANT-GOVERNOR'S APARTMENT:

Salaries	$ 3,600.00	
Maintenance	766.80	
		$ 4,366.80

LEGISLATIVE AND DEPARTMENTAL BUILDINGS:

Administrative Services:		
Salaries—Permanent	$ 17,137.50	
Temporary	5,385.28	
Telephone service	44,409.51	
Typewriter inspection and repairs for all Departments	3,165.55	
Maintenance Staff:		
Salaries—Permanent	67,996.94	
Temporary	117,694.85	
Maintenance:		
Fuel, light, gas, water and power	65,533.74	
Cleaning supplies, upkeep of grounds and casual help	36,975.69	
Furniture, furnishings and equipment for buildings	63.02	
Mechanical Staff:		
Salaries—Permanent	7,400.00	
Repairs and alterations	58,447.63	
	$424,209.71	
Deduct Rentals	*3,000.00*	
		$421,209.71

OSGOODE HALL:

Salaries—Permanent	$ 11,800.00	
Temporary	9,334.63	
Maintenance:		
Fuel, light, water and power	5,362.38	
Furniture, furnishings and equipment	17.19	
Telephone service	2,778.22	
Cleaning of buildings and incidentals	1,594.48	
General repairs and alterations	5,425.15	
		$ 36,312.05

EDUCATIONAL BUILDINGS:

Repairs and incidentals:		
Toronto Normal and Model Schools	$ 695.98	
Ottawa Normal and Model School	60.25	
London Normal School	55.37	
Hamilton Normal School	298.84	
Peterborough Normal School	16.37	
Stratford Normal School	50.20	
North Bay Normal School	57.20	
Belleville School for the Deaf	1,798.49	
Brantford School for the Blind	930.94	
Ontario Training School for Technical Teachers—Hamilton	77.21	
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection	2,226.36	
		$ 6,267.21

AGRICULTURAL BUILDINGS:

Repairs and incidentals:		
Ontario Agricultural College, Guelph	$1,208.27	
Ontario Veterinary College, Guelph	30.25	
Horticultural Experiment Station, Vineland	1,048.07	
Agricultural School, Ridgetown	285.62	
Agricultural School, Kemptville	40.70	
Demonstration Farm, New Liskeard	544.38	
General—To provide for repairs, installation of boilers and heating plants in Agricultural Buildings and fire protection	263.71	
		$ 3,421.00

TRAINING SCHOOLS:

Repairs and incidentals:

Ontario Training School for Boys, Bowmanville	$491.34	
Ontario Training School for Girls, Galt	8.00	
		$ 499.34

DISTRICT BUILDINGS:

Repairs and alterations, furniture and furnishings and improvements to grounds for all District buildings—

Algoma	$ 1,329.29	
Cochrane	808.12	
Kenora	1,411.22	
Manitoulin	6.69	
Muskoka	592.24	
Nipissing	437.34	
Parry Sound	1,008.36	
Rainy River	667.07	
Sudbury	942.14	
Temiskaming	846.49	
Thunder Bay	1,067.69	
General—To provide for repairs, installation of boilers and heating plants in Districts and fire protection	2,110.17	
Salary of Caretaker, Temiskaming	825.00	
Government Building, Matheson—Maintenance	522.15	
		$ 12,573.97

ONTARIO HOSPITALS:

Repairs and incidentals—

Brockville	$ 389.63	
Cobourg	459.14	
Hamilton	4,190.64	
Kingston	4,075.39	
London	627.31	
New Toronto	414.08	
Orillia	929.00	
Penetanguishene	562.46	
Toronto	321.50	
Psychiatric, Toronto	64.57	
Whitby	5,822.30	
Woodstock	226.45	
Fort William	262.30	
Concord	215.22	
Langstaff	173.88	
Contingencies	234.36	
		$ 18,968.23

ST. THOMAS:

To provide for expenses in connection with the leasing of Hospital to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement)		$ 145.00	
Farm operating expenses:			
Salaries	$ 5,040.00		
Expenses	16,439.70		
		$ 21,479.70	
			$ 21,624.70

PUBLIC WORKS:

Maintenance:

Salaries (Lockmasters, Supervising Foreman, etc.)	$ 5,160.01	
Repairs to locks, dams, etc.	4,584.16	
Equipment	246.37	
Maintenance of Hawkesbury-Grenville Bridge	542.73	
		$ 10,533.27

ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:

Maintenance:

Salary of Caretaker	$ 1,299.96	
Cleaning supplies, fuel, electricity, water, repairs and incidentals	2,228.14	
		$ 3,528.10

SPECIAL WARRANTS:		
Expenses in connection with leasing portion of Ontario Agricultural College, Guelph, to Dominion Government for purposes of National Defence	$ 15,871.98	
Expenses in connection with leasing the Toronto Normal and Model School to the Dominion Government for purposes of National Defence	2,716.49	
Expenses in connection with leasing the Ontario School for the Deaf, Belleville, to the Dominion Government for purposes of National Defence	17,991.56	
Expenses in connection with leasing the Ontario Training School for Boys, Bowmanville, to the Dominion Government for purposes of National Defence	4,598.89	
Expenses in connection with transfer of patients from Ontario Hospital, St. Thomas	4,597.80	
Cost-of-living bonus	33,075.00	
Unemployment Insurance stamps	43.43	
		$78,895.15
TOTAL ORDINARY EXPENDITURE		$721,703.58

CAPITAL

ONTARIO HOSPITALS:		
Additions, alterations, equipment and fire proofing		$ 5,244.99
ONTARIO REFORMATORIES:		
Additions, alterations and equipment		9,316.61
DISTRICT BUILDINGS:		
To provide for construction of works and buildings, alterations and fire proofing and expenses in connection therewith		835.26
FISH HATCHERIES:		
Construction and alterations to Fish Hatcheries		6,956.04
PUBLIC WORKS:		
Municipal Drainage	$ 7,248.02	
Storage dams and docks	9,210.06	
Grants:		
Grant by the Province of Ontario towards the cost of the Grand River Conservation Scheme on the basis of 37½% of actual cost	158,276.55	
		174,734.63
STATUTORY:		
Drainage Aid		4,512.06
SPECIAL WARRANT:		
Construction of a Bangs disease Testing Laboratory at the Veterinary College, Guelph		23,604.80
TOTAL CAPITAL EXPENDITURE		$225,204.39

SUMMARY

ORDINARY EXPENDITURE:	
Main Office and Maintenance and Repairs of Government Buildings	$721,703.58
CAPITAL EXPENDITURE:	
Public Buildings and Public Works	225,204.39
	$946,907.97

S. WOOD,
Secretary and Accountant.

Department of Public Works, Ontario.
TORONTO, February 18th, 1943.

Thirty-Fifth Annual Report

OF THE

Game and Fisheries Department

1941 - 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 9, 1943

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

TO THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit herewith for the information of Your Honour and the Legislative Assembly, the Thirty-Fifth Annual Report of the Game and Fisheries Department of this Province, for the year ended March 31st, 1942.

I have the honour to be,

Your Honour's most obedient servant,

G. D. CONANT,
Minister in Charge,
Department of Game and Fisheries.

TORONTO 2,
March 15th, 1943.

THIRTY-FIFTH ANNUAL REPORT

OF THE

Department of Game and Fisheries of Ontario

TO: THE HONOURABLE G. D. CONANT, K.C.,
Prime Minister and Attorney-General,
Minister in Charge,
Department of Game and Fisheries.

SIR:—

I have the honour to submit to you herewith the Thirty-fifth Annual Report of the Department of Game and Fisheries, outlining a summary of the activities of the various Departmental services, and including condensed statistics for the fiscal year ended March 31st, 1942, as well as certain comparative tables.

INTRODUCTORY

The problems involved in providing a successful programme of conservation in connection with the wealth of the wild life natural resources with which this Province has been endowed are many and varied and have been repeatedly emphasized on many opportune occasions. A permanent solution of the existing problems is to a very large extent dependent upon the complete co-operation of every one who is interested in the maintenance and preservation of this valuable heritage. In the early days fish and game were quite abundant in the lakes and streams and in the forests throughout our virgin territory, and the provision of nature for maintaining the supply was sufficiently adequate. However, the process of developing a country does of necessity entail the removal of forests and the clearing of land in connection with the establishment and growth of a very essential agricultural industry, and the damming of rivers for the provision of electrical power necessary for industrial requirements, as well as many other infringements upon the habitat and environment of wild life, and a considerable reduction of this valuable heritage has been the subsequent result. The demand on these resources has continued to grow as their value from an economic and recreational standpoint became more widely known and appreciated. Over a period of years resident hunters and anglers have increased innumerably, and the tourist trade, stimulated and encouraged by the activities of the Department, has in recent years become one of our largest industries.

The policy of protection has recognized the different phases affecting supply and demand and has been developed in an effort to maintain a proper balance. Legislative enactments and regulations have designated specific periods of the year only during which it is lawful to take various species of our more desirable fish and game and restricted the number or quantity of such fish and game which may be taken. Suitable areas have been designated as sanctuaries for game and fish, thus ensuring reproduction and perpetuation therein and in the territory immediately adjacent to such sanctuaries. Small game has been intensively propagated and released for re-stocking purposes, and hundreds of millions of fish are raised artificially in more than a score of fish hatcheries and this production is annually deposited in provincial waters. The game and fish regulations otherwise embody the results of biological and practical experience, and the enforcement of these regulations is provided by a staff of game and fisheries overseers.

The success of this organized effort along the lines of conservation is in proportion to the support and co-operation which is provided and in this connection it is pleasing to note and record the increasing interest being taken by sportsmen, tourist camp operators and guides as is reflected in the many splendid associations which are giving active assistance in implementing the Departmental conservation programme. With a continuation of such co-operation the work and efforts of the Department will undoubtedly prove of lasting benefit to sportsmen in particular and the public generally.

FINANCIAL

The following is a complete table of the revenue collected during the period under review and shows the various sources from which this total was derived and the respective amounts attributable thereto:—

REVENUE FOR THE FISCAL YEAR ENDED MARCH 31st, 1942.

GAME—		
Licenses—		
Trapping	$ 45,128.50	
Non-Resident Hunting	124,365.00	
Deer	94,923.90	
Moose	3,278.00	
Gun	97,768.84	
Dog	6,196.05	
Fur Dealers	28,476.00	
Fur Farmers	7,244.00	
Tanners	170.00	
Cold Storage	227.00	
	$ 407,777.29	
Royalty	130,686.60	
		$ 538,463.89
FISHERIES—		
Licenses—		
Fishing (Commercial)	$ 87,831.00	
Angling	476,519.95	
	$ 564,350.95	
Sales—Spawn taking	170.07	
Royalty	10,279.03	
		$ 574,800.05
GENERAL—		
Licenses—		
Tourist Camps	$ 7,840.00	
Guides	7,690.00	
	$ 15,530.00	
Fines	21,119.26	
Costs Collected (Enforcement of Game Act)	757.96	
Sales—Confiscated articles, etc.	27,069.63	
Rent	3,113.50	
Commission retained by Province on sale of lic.	2,067.24	
Miscellaneous	347.76	
		$ 70,005.35
Net Ordinary Revenue		$ 1,183,269.29

The amount collected during this period was the largest recorded in any one particular year during the entire existence of the Department, and exceeds by practically $200,000.00 the revenue of the previous year. It is also $168,000.00 in excess of the total amount collected in the previous best financial year, i.e. 1939-40, when for the first time our revenue exceeded the one million dollar mark.

One significant fact which merits favourable comment and more than cursory attention is the amount derived from the sale of non-resident angling and hunting licenses. Upon reference to the foregoing statement of revenue it will be noted that the sum derived from these sources totalled $600,884.95, which is more than fifty per cent of the revenue collected by the Department from all sources during this period, and almost $132,000.00 in excess of the revenue collected from these sources in the previous fiscal year. By far the greater proportion of this total would result from the sale of such licenses to visitors from the United States, which is an indication of the importance of the tourist trade to the country generally, as this sum would represent but a small percentage of the total funds such visitors would of necessity have to expend for transportation, meals, accommodation and entertainment or recreation additional to hunting and fishing during the period of their visits within the Province. The efforts devoted by the Government to attract visitors to Ontario and thus develop the tourist traffic within the Province were showing substantial dividends, but it is altogether probable that the entry of the United States, on December 8th, 1941, into the present conflict, will undoubtedly be followed by a noticeable retrogression of this traffic due to diminished numbers of American citizens visiting this country for vacation purposes, particularly during the period in which the existing restrictions governing travel and transportation conditions prevail. Other sources from which increased revenue was derived include the fees received from the sale of the various resident licenses required for hunting purposes, from the sale of trapping licenses and from the collection of fur royalties.

The subjoined table will be of interest by reason of the fact that it depicts comparative revenues derived from these sources during the year under review, the two previous fiscal years, and the fiscal year ended March 31st, 1936, the first complete twelve-month period under the present regime:—

Non-resident Licenses	1935-36	1939-40	1940-41	1941-42
Angling	$ 200,641.65	$ 391,504.00	$ 384,675.00	$ 476,519.75
Hunting	53,080.00	84,590.00	84,265.00	124,365.00
	$ 253,721.65	$ 476,094.00	$ 468,940.00	$ 600,884.75
Resident Licenses (Hunting)				
Deer	$ 56,544.05	$ 81,882.00	$ 77,469.40	$ 94,923.90
Moose	2,728.00	2,733.50	2,948.00	3,278.00
Gun	69,635.93	94,882.18	86,527.85	97,768.00
Dog	3,239.35	5,550.00	5,746.10	6,196.05
	$132,147.33	$185,047.68	$172,691.35	$202,165.95
Trapping Licenses	$ 28,315.15	$ 39,772.30	$ 35,795.50	$ 45,128.50
Royalty (Fur)	110,884.40*	116,520.40	101.599.18	130,686.60

* No open season for beaver.

Details of expenditures, both ordinary and capital, are in accordance with the following tabulation:—

EXPENDITURE FOR THE FISCAL YEAR ENDED MARCH 31st, 1942.

ORDINARY—		
Main Office		$ 57,091.61
General		3,489.62
Enforcement		217,374.13
Game Animals and Birds		17,809.99
Macdiarmid		2,576.94
Biological and Fish Culture Branch		206,186.84
Grants		5,400.00
Wolf Bounty		40,593.77
Special Warrants,—		
Cost of Living Bonus	$ 23,768.51	
Unemployment Insurance	11.67	
		23,780.18
Total — Ordinary		$ 574,231.08
Capital		2,531.18
Total Expenditure		$ 576,762.26

The complete financial statement for the year shows a very desirable condition in that a surplus of $606,507.03 was derived from our operations and the statement is by far the best ever submitted by the Department of Game and Fisheries.

As will have been observed the heaviest expenses are those incurred in connection with enforcement for the maintenance of the Field Officers whose duties are to provide patrol service throughout the Province to secure proper and adequate observance of the various provisions of the Game and Fisheries Act and Regulations, as well as those which are incurred to provide the various services of the Biological and Fish Culture Branch under the supervision of which Branch the provincial fish hatcheries are operated.

The increased bounty on wolves which was continued during the year quite possibly encouraged trappers to devote more time and energy to the destruction of this vicious predator which probably accounts for the considerable increase in the number taken and therefore the greater amount necessary to take care of the subsequent applications for the payment of bounty.

Regarding the payment of grants, one of $2,500.00 was made to the Ontario Fur Breeders' Association to assist this organization in their efforts to develop the industry of fur farming within the Province. Three grants totalling $1,900.00 were paid to Mr. Jack Miner, Mr. Thomas N. Jones and Miss Edith L. Marsh in appreciation of their efforts to provide sanctuaries for migratory and native birds on their own properties located in the counties of Essex, Elgin and Grey respectively. A grant of $500.00 was made to Professor W. J. K. Harkness to enable him to continue research work with a view to supplementing the existing practice in fish culture operations, and a grant of $500.00 was made available to the Ontario Federation of Anglers to be used by them along educational lines, and more particularly with a view to securing better observance of the provisions of the Fisheries Regulations.

Capital expenditures were kept under rigid control and only such sums were expended as were absolutely necessary to maintain present buildings, principally on fish hatchery properties, in a proper state of repair.

The table which follows shows the total revenue, expenditure and surplus from Departmental activities during the present and the six preceding years:—

	Revenue	Expenditure (Ordinary & Capital)	Surplus
1935-36	$ 683,938.72	$ 451,041.91	$ 232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,437.79	339,037.45
1939-40	1,015,350.82	568,198.55	447,152.27
1940-41	984,800.69	512,834.70	471,965.99
1941-42	1,183,269.29	576,762.26	606,507.03

GAME

In the following table information is given regarding the number of hunting licenses of all varieties, both resident and non-resident, which were sold during the period under review as well as a comparison with the totals disposed of in the three previous years:—

	1938-39	1939-40	1940-41	1941-42
Resident Deer	21,762	21,416	20,219	25,225
Resident Deer (Camp)	307	323	310	333
Resident Deer (Farmers)	7,719	7,722	6,486	7,353
Resident Moose	471	497	536	611
Resident Gun	114,580	113,992	97,218	116,622
Non-Resident Deer	1,329	1,492	1,291	2,028
Non-Resident "General"	569	593	755	1,115
Non-Resident Small Game	1,618	1,567	1,377	1,876
Non-Resident Bear (Spring Season)	49	108	161	189

In every instance there was an increase in the number sold in 1941-42 as compared with those sold in the previous year.

Herewith is a summary of conditions as they apply to the various species of game animals and birds which are to be found in Ontario, and which information is compiled from reports submitted by officers of the enforcement service throughout the Province.

DEER:—Throughout the northerly portion of Southern Ontario and in Northern Ontario generally deer continued to be sufficiently plentiful to warrant the statement that the hunting of this species of fine game animal provides a source of relaxation for thousands of interested hunters unequalled by any other division of the sport. The limited extent of the open season and the various restrictions which are in effect during this period of open season, as well as the protection which is provided during that period of the year in which no hunting of deer is permitted, have all contributed in some measure to the maintenance of the deer herds of the Province in their present satisfactory state. Reports from the various counties in Southern Ontario in which an entire closed season has prevailed for many years are to the effect that this complete protection which has been provided has resulted in a considerable increase in the numbers of these animals which now inhabit many of these areas, though this improvement has not been sufficiently extensive to warrant the provision of general regulations for the hunting of deer in these areas. However, conditions were such in the Counties of Bruce and Carleton that special regulations were promulgated in connection with the hunting of deer therein, details of which are as follows:—

(a) An open season in the County of Bruce, from November 10th to November 18th, 1941, both days inclusive, though the use of dogs during this hunting season was prohibited.

(b) An open season in that part of the County of Carleton lying west of the Rideau River, from November 3rd to November 18th, 1941, both days inclusive. The general regulations which govern the hunting of deer were in effect.

In Division (D), Southern Ontario, a special regulation establishing the period of the open season for deer provided that such open season would extend from November 3rd to November 18th, 1941, both days inclusive.

In accordance with local recommendations received in the Department it was further provided that it would be unlawful for any person to hunt deer in the Counties of Durham, Northumberland and Prince Edward and in the Township of Cambridge, in the County of Russell, at any time during the year 1941, thus eliminating the open season in these areas which is established by the general provisions of the Game and Fisheries Act.

MOOSE:—Generally speaking this species of game animal is not plentiful anywhere in this Province, though there are some areas in which rather favourable conditions do prevail. An entire closed season on these animals has been effective for the past several years in that portion of Ontario lying south of the French and Mattawa Rivers and Lake Nipissing, and this prolonged period of entire protection has not resulted in any general increase in the numbers of moose which exist in this part of the Province, though some slight improvement is reported from the County of Renfrew and the District of Muskoka. Advice from various northern Ontario sections indicates conditions practically similar to those which have existed there in more recent years, with slight improvement in scattered areas. Hunting was permitted during the usual open seasons in accordance with provisions of the Game and Fisheries Act, while a restricted period of open season, extending from October 15th to October 31st, 1941, was provided in that area in northwestern Ontario, west of the Superior Junction-Fort William Branch of the Canadian National Railway, including the district of Rainy River and portions of the districts of Kenora and Thunder Bay, and in that area in the south-eastern part of northern Ontario, lying north of North Bay and east of Sudbury, and including portions of the districts of Nipissing, Temiskaming and Sudbury.

CARIBOU:—But very few specimens of this variety of game animal exist in Ontario at this time. Naturally they are reported only from locations in northern Ontario and in all instances the information received is to the effect that they are very scarce. They are probably most prevalent, though not plentiful even there, on the larger islands in Lake Superior located along the shore fronting the district of Thunder Bay. Existing conditions demand a continuation of the protection of a closed season throughout the entire year, and which has now prevailed for quite a period of years, if this species is to have an opportunity to maintain itself even in its present limited proportions.

ELK:—The elk which are to be found in Ontario at the present time are those which were originally imported by this Department from Western Canada with the co-operation of the National Parks Branch of the Department of Mines and Resources of Canada, and their subsequent off-spring. During the summer of 1941 six of these animals, three bulls and three cows, were transferred from their range on the Petawawa Crown Game Preserve in the county of Renfrew, and liberated in a suitable area in the county of Peterborough. Little if any improvement was reported from the localities in which elk have been liberated on different occasions in previous years in the counties of Bruce, Simcoe and Peterborough, and in the districts of Nipissing, Sudbury, Algoma and Thunder Bay. These are the only sections in the Province in which these animals are to be observed, in addition to those on the Petawawa Crown Game Preserve.

BUFFALO:—Little change has occurred in the small herd of buffalo, comprised of sixteen heifers and four bulls, which was imported from Alberta in 1939, and placed on lands in the Burwash Crown Game Preserve in the district of Sudbury.

BEAR:—There would appear to have been some increase in the number of black bear in many parts of Ontario. They are reported to be quite numerous in many parts of northern Ontario and in the districts of Parry Sound and Muskoka and the counties of Haliburton and Renfrew. The demand for the pelts of these animals is at present negligible and as a result of this condition there is no encouragement for the trapping of bear. However, much healthy recreation may result from the hunting of these animals, and no doubt many hunters take advantage of the opportunity for sport thus provided. It will be of interest to report that during the spring bear season from April 1st to June 15th, 1941, some one hundred and eighty-nine (189) hunting licenses were issued to nonresidents of the Province for the taking of bear, again recording an increase in the number of such licenses issued as compared with those sold during this season in the previous fiscal year.

RABBITS:—The following varieties of rabbits are to be found in different sections of the Province. viz:—cottontail rabbits, European hare (or jack rabbits) and the varying hare (or snowshoe rabbits).

Cottontail rabbits are reported from all southern Ontario counties with the exception of Renfrew, Haliburton, Muskoka and Parry Sound. Generally speaking, conditions as they applied to this variety were very good and some increase was evident. However, conditions were not favourable in several of the eastern counties as well as in the counties of Grey and Bruce.

The European hare, or jack rabbit as it is more familiarly known, is confined to the extreme southwesterly portion of the Province, lying south of the district of Muskoka and the county of Haliburton and west of the county of Hastings. With but few exceptions reports indicated that they were quite plentiful throughout this section.

The varying hare, or snowshoe rabbit, is prevalent in many of the eastern counties and northern districts of southern Ontario and throughout that portion of the Province lying north and west of the French and Mattawa Rivers and Lake Nipissing. They were reported to be not too plentiful in any of these areas except possibly in the far northwestern districts, though a slight general improvement in their numbers was observed.

There is no doubt that the hunting of rabbits is the favourite sport of a large percentage of hunters throughout the Province, particularly in the late fall and early winter, and there are many who participate in the enjoyable and healthy recreation derived from such hunting.

PARTRIDGE:—Satisfactory conditions with reference to both ruffed grouse and sharp-tailed grouse continued to prevail in the areas in which suitable environment exists, more particularly in the northern districts of the Province. The sharp-tailed variety of partridge are the western Canada species and are found in Ontario only in the northwestern districts. Special regulations were adopted to provide for an open season during the fall of 1941, details of which are as follows:—

The general open season consisted of two periods extending from October 4th to October 14th, and from November 3rd to November 12th. Limits of catch provided by the Regulation which governed in this case were not more than five (5) birds per day and not more than twenty-five (25) birds in all during the two periods. This applied throughout the Province except in the counties of Essex and Kent and in the townships established as Regulated Game Preserve Areas. In these areas mentioned in this exception to the general Regulation the dates on which the hunting of partridge was permitted were October 24th, 25th and 29th and November 1st, and the limits of catch were five (5) birds per day.

HUNGARIAN PARTRIDGE:—This species of game bird is not native to the Province. The present stock is the result of importations, principally from central European countries several years ago, and which were later liberated in suitable areas. They are reported to exist, though not at all plentiful, in many southern counties, and small flocks have been observed in isolated and scattered sections of southern Algoma, eastern Thunder Bay and Rainy River. They are possibly more numerous in counties in the extreme southwest and extreme southeast portions of the Province. The open season provided in 1941 was in effect only in the counties of Essex and Kent on October 24th, 25th and 29th and November 1st, and the limits of catch were established at two (2) birds per day.

PHEASANTS:—During the year 1941 the Department undertook the distribution of 21,168 pheasants, comprising 19,684 poults, 1,122 adult hens and 362 adult cocks. These birds were purchased at a cost of $16,514.85, and were liberated under the supervision of field officers of the Department, 18,259 in the townships established as Regulated Game Preserve Areas and 2,909 in a few counties additional thereto. Following are details of this distribution, and in all cases except as is indicated the birds liberated were poults:—

Regulated Game Preserve Areas:—County of Brant, (three townships,—Burford, South Dumfries and Onondaga), 760 birds; County of Elgin, (five townships,—Aldborough, Bayham, Dorchester South, Dunwich and Malahide), 1,000 birds; County of Haldimand, (ten townships,—Canboro, Dunn, Moulton, Cayuga North, Cayuga South, Oneida, Rainham, Seneca, Sherbrooke and Walpole), 1,263 birds, of which 13 were adults; County of Halton, (four townships,—Esquesing, Nassagaweya, Nelson and Trafalgar), 1,641 birds of which 191 were adults; County of Lambton, (one township,—Plympton), 200 birds; County of Lincoln, (eight townships,—Caistor, Clinton, Gainsboro, Grimsby North, Grimsby South, Grantham, Louth and Niagara), 2,670 birds of which 270 were adults; County of Middlesex, (two townships,—Westminster (part) and Metcalfe), 500 birds; County of Norfolk, (four townships,—Middleton, Townsend, Walsingham and Windham), 640 birds; County of Ontario, (three townships,—Pickering, Whitby East and Whitby West), 750 birds; County of Oxford, (one township,—Dereham), 300 birds; County of Peel, (five townships,—Albion, Caledon, Chinguacousy, Toronto (part) and Toronto Gore), 1.652 birds of which 289 were adults; county of Prince Edward, (one township,—Marysburgh South), 100 birds; County of Welland, (eight townships,—Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby), 1,800 birds; County of Wellington, (one township,—Puslinch), 300 birds; County of Wentworth, (eight townships,—Ancaster, Barton, Beverley, Binbrook, Glanford, Flamboro East, Flamboro West and Saltfleet), 1,783 birds of which 24 were adults; County of York, (seven townships,—Gwillimbury East, Gwillimbury North, King, Markham, Scarboro, Vaughan and Whitchurch), 2,900 birds, of which 650 were adults.

General:—County of Essex, 1,221 birds,—700 on the mainland and 521 (of which 47 were adults) on Pelee Island; County of Huron, 50 birds; County of Kent, 700 birds; County of Lambton, 25 birds; County of Leeds, 50 birds; County of Northumberland, 213 birds; County of Oxford, 600 birds; and County of Perth, 50 birds.

The Regulations which prescribed the open season for the taking of pheasants in 1941 established October 30th and 31st, and November 7th and 8th as the effective dates on Pelee Island with a limit of catch of five (5) birds per day and a possession limit of ten (10) birds during each of the two two-day periods, with the further provision that in each two-day period hunters could include in their possession limit of ten (10) birds not more than three (3) hen birds conditional upon the payment of $1.00 each for such hens to the Departmental representative on the Island. In the Township Regulated Game Preserve Areas the dates of this open season were October 24th and 25th, and two additional days, viz:—October 29th and November 1st, provided the municipal authorities in any township issued their special hunting licenses therefor. The limits of catch provided were three (3) cock birds per day. Hunters who participated in this open season on Pelee Island and in the Regulated Game Preserve Areas were required to provide themselves with the special hunting license which the municipal councils were authorized by the Regulations to issue, as well as the hunting license required under the Game and Fisheries Act. In the County of Essex (excluding Pelee Island) and the County of Kent the dates of the open season were October 24th, 25th and 29th and November 1st, with a limit of catch of three (3) cock birds per day.

While in the areas in which the open season prevailed conditions have been conductive to the introduction and successful establishment of this species, and were sufficiently satisfactory to warrant provision of the hunting which was permitted in the fall of 1941, it is quite possible that any future extension which may be contemplated will be restricted to areas in which weather conditions are not too severe. Efforts undertaken by the Department in previous years with a view to securing establishment of these birds in areas immediately to the east and north of the section concerned have not been particularly successful, and while some birds may yet be found in these areas there has not been any noticeable increase in their numbers according to the reports of our field officers stationed therein.

QUAIL:—The only portion of the Province in which these birds are reported to be found in sufficient numbers to assure any measure of success in the hunting of same would appear to be in a few counties in the extreme southwestern end of the Province, though a few isolated small bevies have been observed in some of the eastern counties. A special open season was provided by Regulation in the counties of Essex (excluding Pelee Island) and Kent on October 24th, 25th and 29th and November 1st, 1941, with a limit of catch of four (4) such birds per day.

DUCKS:—There is every indication that the several varieties of ducks which cross Ontario along the route of their southerly migration during the fall of the year provide a good measure of sport for those who find recreation in the hunting of this species of game bird. They were fairly plentiful and appeared in increased numbers in many areas, particularly those in which favourable feeding conditions exist. The various provisions which govern the hunting of ducks are provided by the Federal Government in co-operation with the various Provinces under the Migratory Birds Convention Act and Regulations. The restrictions which have been in effect in more recent years for the protection of wild ducks have undoubtedly reacted favourably and resulted in creating conditions necessary for the improvement now reported and which has been the objective towards which our efforts have been directed. The present desirable conditions will probably continue providing the existing restrictions are maintained.

GEESE:—This species is of little importance in the general scheme of hunting in Ontario. Conditions remained about the same as has been indicated in Departmental annual reports for the past several years. Successful hunting of wild geese may be enjoyed only along the shores of James Bay, in the far northern end of the Province, and in the extreme southwestern counties. In other sections they are observed only in flight during the fall and spring migration periods. As in the case of wild ducks the regulations which are authorized for the hunting and protection of wild geese are provided under the Migratory Birds Convention Act.

WOODCOCK:—As a general rule these birds are not very plentiful, and in most sections from which they are reported their numbers are quite limited. The only possible exceptions to this general rule are a few counties along the north shore of Lake Erie and immediately to the north thereof, as well as in some of the counties in the southeastern end of the Province. The Migratory Birds Convention Act governs, and in 1941 the open season extended over a period of only one month, in the northern division from September 20th to October 20th, and in the southern division from October 1st to October 31st. The bag limit was eight (8) per day and not more than one hundred (100) for the season.

SNIPE:—There are but few sections in Ontario in which these birds are found in sufficient number to warrant any extensive hunting of the same, and it is quite probable that not many hunters make any particular effort to take them. This is another species protected by the Migratory Birds Convention Act and Regulations.

PLOVER:—Conditions with respect to these birds are varied, and while unfavourable reports predominate and indicate that a not too satisfactory state generally prevails, there are some sections from which some improvement has been reported. Under the Migratory Birds Convention Act and Regulations plover are provided the protection of an entire closed season.

FUR-BEARING ANIMALS

The following is a summary of conditions which apply to fur-bearing animals throughout the Province, and which information has been prepared from reports submitted by officers of the Field Service Staff:—

BEAVER:—The reports which have been received regarding beaver would indicate that these animals exist in fairly satisfactory numbers throughout Ontario, except in some of the counties situated in the southwestern and southeastern portions of the Province, though a slight increase in their numbers is reported from some of these counties. While the necessity for the present regulations for the protection of this species is apparent, existing conditions did warrant the provision of a short open season with a restricted limit of catch, and the open season provided covered the period from December 1st to December 21st, 1941, and was in effect in that portion of the Province lying north and west of the French and Mattawa Rivers and Lake Nipissing (except the area lying west of the line of the Canadian National Railway from Fort Willam to Superior Junction and south of the main transcontinental line of the Canadian National Railway from Superior Junction to the Manitoba Boundary), in the districts of Manitoulin, Parry Sound and Muskoka, and that part of the district of Nipissing lying south of the Mattawa River (excluding Algonquin Park), and in the counties of Victoria, Haliburton, Peterborough, Hastings, Lennox and Addington, Frontenac and Renfrew. Under the regulations which governed all persons who trapped beaver during this open season, including farmers trapping on their own lands, were required to secure trapping licenses, and each trapper was authorized to take not more than ten (10) beaver during this open season. Returns received in the Department show that some 25,197 pelts were taken during this period of open season, and it has been estimated that the value of these pelts to the trappers concerned was in excess of $530,000.00.

FISHER:—The annual catch of these animals is indeed very small. Conditions with reference to this species are not good in any part of Ontario. It is practically extinct in that part of the Province lying south of the French and Mattawa Rivers and Lake Nipissing.

FOX:—The red variety of this species showed a remarkable increase, particularly in southern Ontario during the period covered by this report. As a matter of fact the total catch of 32,215 was more than double the catch of the previous year, and has not been exceeded since the season of 1936-37. This condition resulted in the receipt of many complaints from farmers to the effect that they were losing considerable numbers of their poultry due to the depredations of these predators and which complaints influenced the Department to instruct field officers that no action was to be taken to prevent trappers and hunters from taking foxes for a period of fifteen days following the end of the regular open season, or until March 15th, 1942. This condition also resulted in action by the Municipal Councils of some of the thickly settled townships in the counties of Peel, York and Ontario to provide for the payment of a bounty on foxes which were killed within the limits of such townships. While other varieties of wild fox,—cross, silver or black and white,—are not nearly so numerous as are red fox, a substantial increase in the seasonal catch of each variety was recorded.

LYNX:—In this case there was also an increase recorded in the total catch reported during the year, though the number taken was very small. They are trapped principally in northern Ontario, and while there are reports of their existence in some scattered portions of southern Ontario, in all sections the condition of this species can be described only as extremely scarce.

MARTEN:—As in the case of lynx these animals are extremely scarce and few of this species are found other than in northern Ontario. Some small improvement is reported from the district of Cochrane and the northern portion of the district of Algoma. There was an increase in the season's catch.

MINK:—Conditions as they affected this species showed improvement in practically every section of the Province. While this improvement would no doubt result in a proportional increase in the total catch during the open season which prevailed, to this improvement could not be attributed in its entirety the very substantial increase which was reported. The total catch of 63,996 mink represented an increase in excess of sixty-four per cent as compared with the catch of the previous year. This total has not been exceeded by the take of any one season since 1926. Exceptionally favourable trapping conditions during the period of the open season were unquestionably very largely responsible for this remarkable increase.

MUSKRAT:—It is again possible to report that fairly satisfactory conditions prevailed in respect to muskrat. While there were local increases and declines in the existing numbers of these animals, generally speaking a normal average was maintained as is indicated by the number trapped during the open season which was again provided by Regulation. Different periods of open season were established to coincide with favourable weather conditions in the sections concerned. The principal source of general revenue accruing to licensed trappers is derived from the sale of their muskrat pelts. It has been calculated that trappers received the approximate sum of $1,445,000.00 from muskrat pelts marketed by them, which was forty-five per cent of the estimated value of the total catch of fur taken during the various open seasons of 1941-42.

OTTER:—This species is not too plentiful in any section of Ontario, though there are a few sections in the northern part of the Province from which improvement has been reported. The number trapped during the open season was about average.

RACCOON:—General conditions with reference to raccoon would appear to be deteriorating. They exist only in the lower section of the Province, and while the annual catch showed an increase when compared with the figure for the previous year, this impression of improvement is not substantiated by the reports of our field officers, the majority of whom advise that conditions are unchanged or that there has been some decrease in their numbers.

SKUNK:—This is a species of fur-bearing animal which continues to experience no difficulty in maintaining itself in practically undiminished numbers. They are reported to be quite plentiful in practically every section of Ontario and there was a considerable increase in the numbers which were taken during the trapping season of 1941-42. They may be taken at any time during the period in which trapping licenses are valid.

WEASEL:—The prevalence of this species varies in different sections. As in the case of skunk they may be taken at any time during the general trapping season. The total catch during the season of 1941-42 was just average, and it is quite possible that the small returns derived from the sale of these pelts did not encourage trappers in their efforts to take these animals.

The following is a comparative table showing the numbers of pelts of the several varieties of fur-bearing animals taken by licensed trappers, and which were either exported or dressed, during the fiscal period covered by this report, as well as similar figures for the three preceding years:—

	1938-39	1939-40	1940-41	1941-42
Bear	363	295	274	384
Beaver	1,366	33,530	21,605	25,197
Fisher	1,467	1,382	858	884
Fox (Cross)	2,164	981	722	1,780
Fox (Red)	22,366	19,925	15,059	32,215
Fox (Silver or Black)	131	101	67	206
Fox (White)	142	36	91	114
Lynx	785	514	383	537
Marten	2,074	1,790	1,439	1,652
Mink	25.111	36,518	38,976	63,996
Muskrat	508 893	689,706	739 224	722,387
Otter	3,764	4.101	3.931	3,880
Raccoon	9,493	14,493	11 973	13,499
Skunk	89,100	74 176	72,005	94,656
Weasel	93,488	95,832	53,719	80,776
Wolverine	3	2	2	3

Some ten thousand licenses were issued by the Department of Game and Fisheries during the 1941-42 season to authorize the trapping of fur-bearing animals, and from reports received by the Department from various licensed fur dealers it has been estimated that such trappers received a total of $3,170,790.45 for the various pelts taken by them during this trapping season, which is an increase of more than eighteen per cent over the estimated valuation for the previous year. In order of importance the principal sources of this increase were mink, fox, skunk, beaver and weasel.

Pelts taken from animals raised on licensed fur farms, viz:—fox (silver or black, blue and cross), and mink, and disposed of during the year by such fur farm licensees have been estimated to have realized the sum of $1,036,354.08, a decrease of some $210,000.00 as compared with the operations of the previous year, making the value of the total fur production of the Province for the year 1941-42 the sum of $4,207.144.53.

FUR FARMING

The propagation of fur-bearing animals in captivity continued during the year, though these operations were confined principally to mink and foxes. Disturbing influences such as restricted markets for fur, rising costs of feeds and the uncertainty of supplies, attributable to the state of war in which our country is involved, caused some reduction in the number of fur-farm licenses which were issued during the year, and there was a decrease of some ten thousand, or practically thirty per cent in the number of silver and black fox pelts which were marketed by licensed fur farmers during the year as compared with the number marketed during the previous year. There were 1,613 fur farms licensed during 1941, a reduction of twelve per cent.

The following comparative table shows the total number of animals retained as breeding stock on licensed fur farm premises as at the first day of January in each of the four years included in the comparison:—

	1939	1940	1941	1942
Beaver	2	4	13	18
Fisher	19	27	26	16
Fox (Cross)	197	168	134	112
Fox (Red)	120	96	65	73
Fox (Silver or Black)	22,923	18 327	16,034	15,630
Fox (Blue)	98	209	397	644
Lynx	2	2	2	2
Mink	30,378	31,989	34,277	38,650
Muskrat	267	235	179	119
Raccoon	284	243	139	124
Skunk	6	10	7	5
Marten	15	19	16	19
Otter	0	2	2	0

It has been estimated that this breeding stock as at January 1st, 1942, had a replacement value of $1 994,815.00.

A compilation of fur records undertaken by the Department shows that licensed fur farmers during the year 1941-42 disposed of the following pelts from stock raised on these establishments, viz:—

63,580 mink, 61,303 of which were exported, and the remaining 2,277 dressed within the Province.

24,410 silver and black fox, 16,466 of which were exported, and the remaining 7,944 dressed within the Province.

524 blue fox, 503 of which were exported, and the remaining 21 dressed within the Province.

164 cross fox, 109 of which were exported, and the remaining 55 dressed within the Province.

CROWN GAME PRESERVES

The various Crown Game Preserves which had existed in the previous year were continued without change in any case either as regards the area involved or the conditions pertaining thereto. Similar comment applies also to the several townships which were previously established as Regulated Game Preserve Areas.

Only one new Crown Game Preserve was established during 1941-42, and this was the Kesagami Beaver and Fur Sanctuary. The area included therein is located in the district of Cochrane lying west of the Ontario-Quebec interprovincial boundary, east of the Moose and the North French Rivers, south of the southern shore of James Bay, and north of the northern boundaries of the townships of Inglis, Swartman, McQuibban, Tweed and Blakelock and the easterly extension thereof to the Ontario-Quebec interprovincial boundary. The regulation which provided for the establishment of this Sanctuary was adopted at the request of the Department of Mines and Resources for Canada, primarily to enable the Department of Game and Fisheries with the co-operation of the Federal Department of Mines and Resources to re-stock the area with beaver during the years specified, control the annual take of beaver therein, if and when such trapping is permitted, and provided a restricted and controlled trapping ground for the benefit of Indian residents in Ontario. The regulation further provides for the trapping in this area by resident Indians only of fur-bearing animals other than beaver. This is the second such Sanctuary now established.

WOLF BOUNTIES

The following is a comparative statement showing annual wolf bounty statistics and payments for a period of five years ending with the 1941-42 fiscal period:—

Period	Timber	Brush	Pups	Total	Bounty & Expenses
For year ending Mar. 31, 1938	1,022	837	30	1,889	$27,474.24
For year ending Mar. 31, 1939	1,031	723	41	1,795	25,357.00
For year ending Mar. 31, 1940	1,107	614	22	1,743	25,058.12
For year ending Mar. 31, 1941	738	400	8	1,146	16,477.43
For year ending Mar. 31, 1942	1,199	577	37	1,813	40,593.77

The basic rate of bounty on adult wolves, viz:—$25.00, which was provided by regulation dated March 1st, 1941, was in effect in 1941-42, while the bounty on wolf pups (animals under the age of three months) remained at $5.00.

This increased bounty was probably the principal incentive to the intensified hunting and trapping of these animals which resulted in an extremely large increase in the number of wolves killed and the subsequent applications for the payment of bounty. It will be observed upon reference to the foregoing comparative table that bounty was paid on a total of 1,813 wolves, which represented an increase of 58 per cent over the number on which bounty was paid in the preceding fiscal year. It will also be noted that this is the largest number of wolves on which bounty has been paid since the year ending March 31st, 1938.

During the year 1941-42 the Department received 1,350 claims for the payment of bounty on a total of 1,834 wolves, twelve of which claims in respect of seventeen pelts were refused for various reasons.

The following is a summary showing in detail the sources of origin and the variety of pelts on which application for bounty was made:—

SUMMARY OF APPLICATIONS FOR WOLF BOUNTY

County	Timber	Brush	Pups	Total
Bruce	10	11	0	21
Dufferin	0	1	0	1
Essex	0	1	0	1
Frontenac	10	22	0	32
Grey	0	4	0	4
Hastings	12	5	12	29
Kent	1	1	0	2
Lambton	1	4	0	5
Lanark	10	2	0	12
Leeds	0	1	0	1
Lennox & Addington	20	5	0	25
Middlesex	0	1	0	1
Norfolk	0	10	9	19
Northumberland	0	1	0	1
Ontario	9	6	0	15
Oxford	0	2	0	2
Peterboro	10	1	0	11
Renfrew	52	8	0	60
Simcoe	5	12	6	23
Stormont	1	0	0	1
Victoria	10	16	0	26
Total County	151	114	27	292
DISTRICT				
Algoma	98	65	0	163
Cochrane	14	4	0	18
Haliburton	9	7	0	16
Kenora	352	92	12	456
Manitoulin	26	102	1	129
Muskoka	37	6	0	43
Nipissing	92	9	0	101
Parry Sound	50	4	0	54
Patricia	51	6	0	57
Rainy River	108	57	0	165
Sudbury	66	84	0	150
Temiskaming	6	0	0	6
Thunder Bay	141	43	0	184
Total District	1,050	479	13	1,542
Grand Total	1,201	593	40	1,834

Information assembled from the applications for bounty as submitted to the Department shows that 525 of these wolves were destroyed by farmers, 511 by Indians, 330 by trappers, and the remainder by guides, hunters and park rangers. It would appear that the use of wire snares was responsible for the taking of practically one half of the total, and the remaining half principally by trapping and shooting.

The bounty on wolves which were destroyed in the counties indicated are originally paid, in accordance with the provisions of the Wolf Bounty Act, by the county authorities, and the Department then remits forty per cent of such bounty payments to the county authorities concerned.

As previously shown the total payments for bounty and incidental expenses amounted to $40,593.77, of which $40,529.00 was actual bounty, and the remaining $64.77 was expenses.

GENERAL

TOURIST OUTFITTERS:—

It is generally admitted that the variety of good fishing and hunting available in the Province are not the least of our attractions for tourist visitors. The economic value of good hunting and fishing is apparent when it is remembered that the tourist trade is one of the leading industries of the Province, and in this connection it is well to remember that the intensive efforts which have been made to increase the volume of this tourist business is part of our war effort and as such demands the complete co-operation of every citizen.

The regulation and control of hunting and fishing camps which provide accommodation to the tourist trade in northern Ontario was continued in 1941-42. The necessary licenses to operate were issued to 665 proprietors of such camps, and notwithstanding the uncertainty of existing conditions this was a reduction of only two from the number of such camps which were provided with licenses in the previous year. Of these 610 were issued to resident operators and 55 to non-resident operators.

These camps are located as set forth in the following tabulation:—

Algoma	92
Cochrane	7
Kenora	158
Manitoulin	56
Nipissing	93
Parry Sound	109
Patricia	2
Rainy River	37
Renfrew	14
Sudbury	59
Temiskaming	6
Thunder Bay	32
Total	665

THE BULLETIN:—

Publication of the Bulletin issued periodically by the Department since August, 1936, was suspended because of prevailing economic conditions. The final number of this very interesting publication was issued for the months of November-December, 1941. We do anticipate that this suspension is but a temporary measure and that the publication of the Bulletin will be recommenced when normal conditions have returned to a war-torn world.

The closing comment of the Editor contained in the last issue is quoted herewith:—

> "We take this opportunity of expressing thanks to all those who helped to make the editorial road comparatively smooth, and trust our combined efforts have succeeded in stimulating interest in the conservation of our Wildlife Natural Resources."

GAME AND FISHERIES ACT:—

The only amendments adopted applied to the Fisheries Regulations, and the principal changes included,

(a) Minor alterations in the dates of the open seasons for pike, yellow pickerel and lake trout;

(b) The provision of minimum size limits with respect to yellow pickerel when taken by angling, 13 inches, and for maskinonge, 24 inches; and

(c) A daily limit of catch was provided to apply to perch when taken by angling,—viz:—fifteen (15) per day for the waters of Lake Mindemoya (district of Manitoulin), and twenty-five (25) per day for other provincial waters.

Regulations provided during the year by Order-in-Council not elsewhere referred to in this Report included:—

(a) The issue of permits to authorize the operations of those engaged in the sale of gill nets, in accordance with Section 17 of the Game and Fisheries Act, and requiring submission to the Department by such permittees of monthly returns showing such sales;

(b) Authorizing the issue of a non-resident angling license for a restricted period of time, viz:—three consecutive days, at a fee of $2.00.

(c) To prohibit the hunting of deer and moose in the territory lying within a distance of one and one-half miles on either side of Highway No. 70, between Kenora and Fort Frances; and

(d) An open season for black and grey squirrels in southern Ontario, south of the French and Mattawa Rivers and Lake Nipissing, except in the counties of Essex and Kent, October 24th, 25th and 29th, and November 1st, and in the counties of Essex and Kent, October 24th and 25th, and providing limits of catch not to exceed five (5) such animals per day.

ENFORCEMENT

The Department's field officers are an essential part of the administration services which are provided, and they play an important role in the conservation of the resources with the supervision of which we are charged. Every member of this service has an extensive district to cover and their work is made less onerous by reason of the co-operation they receive from interested sportsmen who devote a measure of their endeavours to seeing that the depredations of the poacher and the law breaker are neither countenanced nor permitted. Valuable assistance in this work of enforcement is also received from the many members of the Provincial Police force.

A voluntary group of sportsmen and nature lovers known as Deputy Game and Fishery Wardens lend a great deal of moral and practical support in checking and preventing violations of the provisions which are in effect. These honourary officers are supplied with proper identification and under their appointments are provided with the necessary authority to take individual action where such is demanded in the instances which come under their observation.

The Department would naturally prefer to find respect for the law so complete that prosecutions would not be necessary, but until such a condition does obtain vigorous action to discourage infractions, minor or otherwise, will continue to be taken.

In addition to the work of the regular enforcement officers, Provincial Police, and Deputy Game and Fishery Wardens a great deal of co-operation and support is given by the Game and Fish Protective Associations throughout the Province. There are close to two hundred of such organizations and they represent the organized effort of sportsmen to conserve and protect the provincial wild life resources through educational and practical means. They are of great benefit and assistance in consolidating public opinion towards a proper appreciation of the value of these resources and respect for the legislation and regulations which govern their administration, and from the personal experience of their individual members furnish a great deal of practical knowledge valuable in the framing of proper and effective laws.

It should be appreciated that the difficulties of protecting these resources scattered over such a vast extent of territory are very considerable, and that only the complete co-operation of the general public will ensure the success of our efforts. The majority of sportsmen were never more conservation-minded than they are at present, and sporting ideals have reached a high plane. This is a splendid augury for the future success not only of the sports of hunting and fishing, as well as of the trapping industry, but also for the protection and development of the resources which make them possible.

In the usual performance of their patrol service enforcement officers found it necessary to place under seizure various articles of hunting, fishing and trapping equipment, as well as game, fish and the pelts of fur-bearing animals taken, in 1,525 cases in which they had evidence of violations of provisions of the Game and Fisheries Act and Regulations. Game and Fisheries Overseers were responsible for this action in 1,339 cases, Deputy Game Wardens in 84 cases, Provincial Police Constables in 15 cases, and in the remaining 87 cases the action was provided by Overseers, Police or Deputy Game Wardens acting in co-operation with each other.

The following is a summary of the articles which were confiscated:—

Live animals and birds	in 10 cases
Birds, game animals and meat	in 147 cases
Fire-arms and ammunition	in 645 cases
Fish	in 162 cases
Nets and fishing equipment	in 167 cases
Angling equipment	in 86 cases
Pelts and hides	in 291 cases
Traps and trapping equipment	in 186 cases
Canoes, rowboats and motor boats	in 33 cases
Outboard motors	in 10 cases
Motor vehicles	in 5 cases
Flashlights and lanterns	in 23 cases
Spears	in 58 cases
Miscellaneous articles	in 32 cases

The fact that more than one item was reported seized in many of these cases,—such as fire-arms and game, venison and deer hides, nets, fish and boats, fishing tackle and fish, traps and pelts, spears and lights, as well as other combinations, would be responsible for the apparent discrepancy as between the actual number of cases in which seizures were reported and the total cases reported in the previous table.

Confiscated firearms were as follows:—283 .22 calibre rifles (single shot and repeaters), 11 25-20 rifles, 92 heavy calibre rifles, 203 shotguns (single barrel and double barrel), 34 repeating shotguns, 2 automatic shotguns, 3 combination weapons (rifle and shotgun barrels), 4 revolvers and 63 air or spring guns.

Confiscated pelts of fur-bearing animals were as follows:—335 beaver, 2 fisher, 42 fox (black, cross and red), 96 mink, 726 muskrat, 4 otter, 4 rabbit, 54 raccoon, 60 skunk, 12 squirrel and 54 weasel, as well as 37 deer and moose hides.

Included among the miscellaneous articles which were seized are three axes, one suitcase, one trunk, eight packsacks and haversacks, one tent, thirty-seven duck decoys, one box of tools, four batteries, three hounds and two ferrets.

Charges were laid and prosecutions undertaken in 1,201 cases involving violations of provisions of the Game and Fisheries Act and Regulations. Convictions were registered and penalties imposed in 1,117 of these cases, in 70 cases the charges were dismissed by the presiding Magistrates, and in 14 cases the charges were subsequently withdrawn. These prosecutions were undertaken by Game and Fisheries Officers in 1,144 cases, by the Provincial Police in 28 cases, in 18 cases by Game and Fisheries Officers and Provincial Police Constables acting in co-operation with each other, and in 11 cases in which trespass was involved by the property owners concerned.

REPORT OF THE FISH CULTURE BRANCH

During the year the department operated twenty-seven hatcheries and rearing stations in a satisfactory manner. With the exception of maintenance and necessary repairs, additional hatchery construction was not undertaken.

THE CULTURE AND DISTRIBUTION OF FISH

Speckled Trout:

In keeping with the objective, in excess of 3,000,000 yearling speckled trout were planted in suitable waters. In addition, 16,732 adults and 394,000 fingerlings, which could not be accommodated in the hatcheries and ponds, were distributed.

Brown Trout:

The distribution of brown trout yearlings was 37.4 per cent. greater than that of the preceding year.

Brown trout are not planted in waters which continue to support native trout in a satisfactory manner. For the most part the distribution of browns has been confined to streams in Southern Ontario which have been giving promising results. Since 1934 planting in lakes and streams of northern Ontario has been avoided, with two or three exceptions; in those particular exceptions speckled trout would not be affected.

Rainbow Trout:

(a) Steelhead trout—

Distribution of fingerlings and yearlings of this species was 45 and 40 per cent., respectively, lower than that of the preceding year.

This species is strongly migratory and descends from small streams in which it is planted to larger waters. For example, rainbows planted in streams flowing into the Great Lakes migrate to the latter probably before their third year and, after sexual maturity, return to the streams, spawn and soon after return to the lake again. Excepting in the large rivers and lakes where they remain after planting, and these cases are apparently few, their value from the angling standpoint is open to question. Planting is confined to suitable and large, torrential rivers of the north and also to the large, warm rivers of the south where interference with speckled trout is nil or nearly so.

It is desirable that a check be made in regard to the waters stocked with this species to determine the validity of further planting.

(b) Kamloops trout—

A concise account of this species was given in the report for 1940. Briefly, it has excellent game fish possibilities. It will become established in an environment similar to that of speckled trout and it is non-migratory. We have evidence to show that it has become established in a satisfactory manner in some of the lakes to which it has been introduced.

During the year substantial plantings were made, namely, 88,000 fingerlings and 25,000 yearlings.

Lake Trout:

The total distribution of eyed eggs, fry and fingerling lake trout was 78 per cent. greater than in 1940. Progress made in regard to the distribution of fingerlings was particularly commendable, namely, 147 per cent. increase over that of the previous year.

Whitefish:

There was a decrease in the amount of whitefish fry planted, amounting to 6.8 per cent. The decrease was due to weather conditions in Hay Bay, (vicinity of the Bay of Quinte). Storms interfered with the operation of nets to such an extent that many of the trapped whitefish were liberated. Heavy storms at Little Current and on Lake Wanapitei also interfered with spawn-taking operations. At Kenora ice formed on the nets and on the sides of the pounds; this forced the retainers under water and liberated 50 per cent. of the whitefish. Immediately after the storm it was necessary to remove the nets as the lake was freezing over. At Fort Frances the nets were in a protected area but due to ice formation it was necessary to remove them and to liberate the fish before spawn-taking operations were completed. On Lake Erie in the vicinity of Port Dover, spawn-taking operations have become reduced in recent years. Normal conditions will undoubtedly be re-established after the war.

Fortunately, spawn-taking operations at the west end of Lake Erie, namely, at Kingsville were very satisfactory. Moreover, distribution took place sufficiently early in the spring of 1942 to be included in the statistics of the fiscal year to which this report has reference; otherwise, the decrease in distribution of whitefish fry would have greatly exceeded 6.8 per cent.

Herring:

The collection of herring eggs is confined to the Bay of Quinte region, Lake Ontario, and to Lake Erie. For reasons similar to those cited in the discussion under whitefish, distribution of herring fry was 82.4 per cent. lower than that of the previous year.

Yellow Pickerel (Pike-Perch):

The distribution of pickerel fry was 43 per cent. less than that of the previous year. At Glenora hatchery the collection was reduced to about one-third the 1940 take due to a storm which destroyed the nets used to collect the pickerel. At Little Current the collection was about average. At Kenora and Fort Frances the collection was about 60 per cent. less, due to unusually hot weather prior to the usual spawning time. When spawning operations commenced the water temperature was high and, in fact, 40 per cent. of the pickerel handled had spawned naturally.

Small-Mouthed Black Bass:

The greatest effort was put forward to increase the number of black bass fingerlings planted, consistent with the facilities available. Reference to Appendix No. 2 will indicate how successful those efforts have been. The distribution of fingerlings was 54 per cent. greater than that of the previous year. At the same time the number of fry planted was substantial.

Large-Mouthed Black Bass:

The distribution of large-mouthed black bass fingerlings was 5,500 in 1940 and 17,700 in 1941.

It should be stated that only two small ponds were used for this work.

Yellow Perch:

The number of perch eggs collected in the vicinity of the Kingsville hatchery, Lake Erie, is subject to wide fluctuations each year. Although much lower than some previous collections, the 1941 take was 143 per cent. greater than the take of 1940.

Maskinonge:

The distribution of maskinonge fry was 10 per cent. less than that of the preceding year. In addition, 1,494 fingerlings were planted.

In the culture of maskinonge, provided the temperature gradient is rising with no sudden or serious drops, a good yield of eggs should be obtained and a good hatch of fry result. Since the establishment of a maskinonge hatchery at Deer Lake, Peterborough County, much better results have been obtained, as the temperature of the water is more constant during the developing and hatching period.

After feeding starts, the chief obstacles which have not been surmounted, entirely, are cannibalism, inadequate food supply and predators. Cannibalism has been overcome to some extent at least by encouraging the development of vegetation in the pond; this helps to protect the fish from one another. The supply of adequate amounts of natural food, since maskinonge fry will not take artificial food, is another means of reducing cannibalism. As is well known, maskinonge are voracious feeders and large amounts of natural food varying in size from minute water fleas and insects to minnows must be provided. Minnows are taken by the maskinonge before the latter are two inches in length. The pond is fertilized to stimulate the growth of aquatic life and vegetation, thereby increasing the food supply, and facilities are available for raising minnows. It was found, however, that these facilities were not sufficient, and it was necessary to harvest minnows from adjacent waters. One difficulty in supplying minnows is that they are not always available early enough to keep pace with the requirements of the maskinonge. The forage minnow which was used, although very satisfactory from some standpoints, is too late in spawning to be of use in the early feeding of the young maskinonge. In order to overcome this difficulty the silvery minnow, an early spawner, is now being cultured.

Aquatic vegetation in a pond acts as a refuge for valuable insects as well as for predatory insects. During the year under discussion large numbers of nymphs of the large water bug, and also a smaller variety of water bug, developed in the pond. These bugs are so constructed that they are difficult to observe among the aquatic vegetation as they have considerable protective resemblance to the neighbouring vegetation and to the environment, generally. They are predaceous and have mouth parts adapted for piercing and sucking, and they attack not only small fry but sizable fingerlings. The nymphs are air breathers and, as it is necessary for them to come to the surface of the water to breathe, in order to exterminate them the surface of the water was covered with a thin film of gasoline (kerosene or coal oil is equally effective). When the larvae were exposed to this treatment for an hour they were destroyed.

CLOSED WATERS

One of the practical methods of conserving the breeding stock of fish is to close natural water areas to all fishing permanently, or for different periods of time, and in these areas the fish thrive without interference and spread to other parts of the same lake or river. By such means a permanent breeding stock is set up, and there is taken each year only the natural increase from it.

In addition to the waters already closed for the natural protection and propagation of fish, the following were closed during the year, April 1, 1941, to March 31, 1942:

BEAVER RIVER,

From the boat houses to the eastern limit of the village of Beaverton, commonly known as "Bass Spawning Beds", closed during the closed season for black bass.

GEORGIAN BAY (Portion located as follows):

(a) An area approximately 1 mile square lying west of Electric Island;

(b) An area approximately 1 mile square lying west of lot 51, concession VIII, Township of Harrison, District of Parry Sound;

(c) An area lying east of and extending approximately 2 miles along the shore line opposite concessions XIII and XIV, Township of Harrison, District of Parry Sound.

OSBORNE, RAINBOW, HILL, PROSPECT, TEA and MINK LAKES,

Township of Bridgland, District of Algoma.

KEKEKWA LAKE,

Southeast of Eagle Lake and north of Upper Manitou Lake, District of Kenora.

TWIN LAKES,

Township of Hudson, District of Timiskaming; closed to angling May 20 to June 28, in each year, to protect black bass.

WHITEFISH, BASS and CLEAR LAKES,

Township of Humphrey, District of Parry Sound; prohibiting winter fishing.

WHITE PINE LAKE,

Township of Gamble, Timagami Forest Reserve, District of Timiskaming.

REMOVAL OF COARSE FISH

During their spawning run, ling were harvested from Crow Lake, Oso Township, and Fish Creek (Bobs Lake), Township of Bedford, County of Frontenac, and Otty Lake, Township of North Elmsley, County of Lanark. The take was as follows:

	Number of Ling	Average Weight	Total Weight
Crow Lake	512	8 lbs.	4,096 lbs.
Bobs Lake	2,109	9 lbs.	18,981 lbs.
Otty Lake	79	2 lbs.	158 lbs.
	Total..............................		23,235 lbs., or 11.6 tons.

A thaw set in after the net was set in Gibbs Creek (Otty Lake) which interfered with the effectiveness of the operations.

BIOLOGICAL SURVEYS

A biological survey of Tanner's Lake, concession VII, lot 31, N. Dumfries Township, County of Waterloo, indicated that it was suitable for large-mouthed black bass.

A pond at the water-works pumping station in the City of Guelph was suggested as a rearing pond for brown trout by the Wellington County Fish and Game Protective Association. It was recommended that this pond should be given an experimental trial but not on a large scale, as its value for the purpose is doubtful.

Union Creek, concessions X to XV, Galway Township, County of Peterborough, was studied from the standpoint of its suitability for fish and it was recommended as being suitable for brown trout.

The power dam at Healey Falls was examined regarding fish drawn into the penstocks. This dam is located on the Trent River near Campbellford. It was recommended that a grating be installed some distance away from the penstocks.

The Lynn River, Woodhouse Township, County of Norfolk, was examined for possible pollution and its suitability for brown trout. At the time of the investigation there was no evidence of active pollution.

An investigation of the pollution of Guncotton Bay, on the Georgian Bay, vicinity of Nobel, was made. It was found that the effluent repelled the fish from the area. If it is found necessary to precipitate the toxic substances from solution, thorough filtration or settling-out methods must be used in order to prevent any permanent damage to this particular water-area. The damage being done at the time of the investigation was only of a temporary nature and had no permanent effect on the bottom condition of the bay.

MacGregor Creek, a tributary of the Thames River, in the vicinity of Chatham, was investigated and it was found that commercial effluents from industrial plants and domestic sewage cause the pollution which should be controlled or eliminated.

Early in August, residents of Rockland and Clarence reported dead fish of all sizes and species on the shores of the Ottawa River. A joint investigation was conducted by officials of the provinces of Ontario and Quebec, and recommendations were submitted on the basis of the enquiry.

Pollution of the Moira River between Corbyville and Belleville was investigated and was found to be caused by industrial wastes, and recommendations were made with a view to controlling the wastes in question. The precipitation and settling-out of the wastes were not efficient due to the shallowness of the settling basins and the porous rock underneath. It was recommended that the use of molasses in the operations should be confined to winter months when the water is colder and in greater volume.

An investigation was made in regard to washings of clay and mud into a stream from a gravel pit at the northern city limits of Waterloo. It was found that the stream bed was covered with clay and mud, that settling basins of adequate capacity were required, and that the basins should be dredged out at intervals. Satisfactory control of this particular pollution problem was undertaken by those responsible for it.

During the period, September 8 to 12, 1941, nets of various mesh were set off Port Maitland, Lake Erie, for the purpose of determining the efficiency of the different mesh for the taking of perch.

The Ontario Fisheries Research Laboratory of the Department of Zoology, University of Toronto, continued field and laboratory studies of lakes and streams in Algonquin Park.

Yearling speckled trout were provided by the Ontario Department of Game and Fisheries and were distributed through the co-operation of the Park staff and the members of the Laboratory. The lakes which were stocked are included in the list in Appendix No. 1 under the District of Nipissing.

The experiment on the alternate annual closure of lakes was continued. The purpose of the experiment was to determine the value of the alternate annual closure of lakes as a means of increasing and maintaining the stock of game fish in those waters. As a part of this plan, lakes adjacent to one another are closed in alternate years so that any area will have lakes open to fishing each year, and lakes which are closed and in which the stock is given every opportunity to increase. In this way anglers taking a trip through the Park will find waters open to angling along any canoe route which they wish to travel.

The 21 lakes which were closed in 1940 were open in 1941, and in 1941 there were 17 other lakes closed which will in turn be open to fishing in 1942.

The results of the closures are now becoming evident. The speckled trout are showing an immediate favorable response, and the lake trout are responding favorably, but more slowly because of their slower rate of growth. The total result is that there is an increase in the number of fish available to the angler and the fish are showing an increase in size as a result of the closure. These favorable results are much more marked in some lakes than in others.

It is most desirable to carry on this procedure for some time yet on the experimental basis to properly evaluate its influence upon both the speckled trout and the lake trout in the different lakes.

The rate at which speckled trout grow is quite well known as they have been raised in hatcheries where they are often kept for years and the growth of wild trout has been determined by studies of the rings formed on the scales. Little is known about the rate of growth of lake trout and yet this information is necessary if we are to understand the results of the closure of lakes on the lake trout fishery. To this end a study of the rate of growth of lake trout in two Algonquin Park lakes has been started by Dr. Fry who has found in general that lake trout show approximately the following age-length relations:

Age in years	Length in inches
3	8
4	10.5
5	11.5
6	12.5
7	13.5

In order to evaluate more completely the stocking of the lakes and the alternate annual closure it is most important that the anglers continue their co-operation as they have in the past with the collection of complete creel census of all species of fish taken in all the waters of Algonquin Park.

With the demands of war taking its toll upon the staff of the Fisheries Laboratory this co-operation of the anglers is increasingly important and valuable as the reduced staff of the Laboratory is finding it increasingly difficult to carry out all the work necessary to measure these fish cultural activities, so that we look to the anglers for increased assistance in this field.

The stocking of the lakes, the alternate annual closure, and the measurement of the results of these methods are the most important fish cultural activities of the Laboratory as a war measure. Most of the other activities have been reduced to a minimum for the duration.

Work on the insect population of streams as food supply for speckled trout was continued on a reduced scale as also was the study of the food of the lake trout and the factors responsible for the movement of the game fish at different seasons of the year."

ACKNOWLEDGMENTS

I cannot close this report without expressing my appreciation of the valuable co-operation which was provided throughout the year by the Ontario Federation of Anglers and Hunters, and the many local Game and Fish Protective Associations which comprise the Federation and by the Northern Ontario Tourist Trade Association. The organized efforts of these Federations to develop the spirit of conservation has been of inestimable assistance and has resulted in many pleasant and desirable connections. Favourable mention might also be made of the genuine assistance and co-operation which has at all times been provided by the Township Councils or the Controlling Organizations in the Regulated Game Preserves. The success which this scheme has attained would probably not have resulted without such co-operation.

My concluding comments concern the work of the staff. Members of the Departmental service, both at Toronto and throughout the Province, have been quite conscientious in the performance of their duties, and generally courteous in their contacts with the public in their efforts to secure the best results.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. J. TAYLOR,
Deputy Minister of Game and Fisheries.

APPENDIX No. 1

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS, APRIL 1st, 1941, to MARCH 31st, 1942.

LARGE-MOUTHED BLACK BASS

FRY

Bruce	20,000
Frontenac	10,000
Huron	10,000
Leeds	50,000
Peterborough	10,000
Victoria	10,000
Total	110,000

FINGERLINGS

Bruce	500
Grey	500
Lincoln	1,500
Muskoka	2,000
Northumberland	500
Oxford	1,300
Parry Sound	8,400
Simcoe	1,000
Victoria	2,000
Total	17,700

ADULTS

Oxford	28
York	81
Total	109

SMALL-MOUTHED BLACK BASS

FRY

Bruce	40,000
Frontenac	35,000
Grenville	20,000
Haliburton	105,000
Hastings	60,000
Lanark	45.000
Leeds	30,000
Lennox, Addington	25.000
Manitoulin	114,000
Muskoka	185 000
Nipissing	80 000
Ontario	40.000
Parry Sound	370 000
Peterborough	167 500
Renfrew	30,000
Simcoe	120,000
Stormont	5,000
Sudbury	180.000
Victoria	160 000
Waterloo	80.000
Wellington	20,000
Total	1,911 500

FINGERLINGS

Algoma	112,250
Brant	1,000
Bruce	8 600
Carleton	1 000
Cochrane	500
Elgin	3,000
Frontenac	21,200
Grey	2,000
Haldimand	1,500
Haliburton	5,500
Halton	1,250
Hastings	16,600
Huron	3,800
Lanark	10,750
Leeds	4,600
Lennox, Addington	8,000
Manitoulin	79,000
Middlesex	4,400
Muskoka	11,000
Nipissing	122,700
Oxford	1,000
Parry Sound	41,000
Peel	1.000
Peterborough	25 100
Prince Edward	7,500
Renfrew	10.700
Simcoe	11.700
Sudbury	156.775
Thunder Bay	8.000
Timiskaming	1.500
Victoria	6 000
York	3.000
Total	691 925

YEARLINGS AND ADULTS

Algoma	367
Brant	36
Carleton	25
Frontenac	86
Hastings	550
Lanark	20
Leeds	79
Lennox, Addington	300
Middlesex	70
Muskoka	195
Oxford	84
Parry Sound	150
Peterborough	220
Miscellaneous	72
Total	2.254

MASKINONGE

FRY

Carleton	25 000
Grenville	30 000
Haldimand	10.000
Haliburton	10,000
Hastings	180,000
Leeds	40 000
Muskoka	45 000
Nipissing	40.000
Northumberland	165.000
Ontario	45 000
Parry Sound	10.000
Peterborough	1,060.000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1st, 1941, to March 31st, 1942—Continued

MASKINONGE—Continued

Prince Edward	25,000
Renfrew	50,000
Simcoe	35,000
Stormont	20,000
Victoria	280,000
Waterloo	5,000
York	25,000
Total	2,100,000

FINGERLINGS

Nipissing	300
Peterborough	794
Victoria	400
Total	1,494

PERCH

FRY

Lake Erie	30,600,000
Lake St. Clair	1,000,000
Total	31,600,000

PICKEREL

EYED EGGS

Exchange	2,000,000
Kenora	500,000
Muskoka	2,000,000
Total	4,500,000

FRY

Algoma	19,700,000
Bruce	2,200,000
Carleton	1,500,000
Cochrane	3,500,000
Essex	500,000
Frontenac	9,350,000
Grenville	1,250,000
Grey	800,000
Haldimand	750,000
Haliburton	1,450,000
Hastings	5,250,000
Kenora	20,900,000
Lanark	6,700,000
Leeds	3,250,000
Lennox, Addington	2,050,000
Manitoulin	9,100,000
Middlesex	4,500,000
Muskoka	3,250.000
Nipissing	8,000,000
Northumberland	2,800,000
Ontario	650,000
Parry Sound	13,050,000
Peterborough	16,050,000
Prince Edward	9,790,000
Rainy River	22,500,000
Renfrew	6,800 000
Russell	1,000,000
Simcoe	7,000,000
Stormont	500,000
Sudbury	12,400,000
Thunder Bay	1,500,000
Timiskaming	5,850,000
Victoria	1,100,000
Great Lakes	18,500,000
Total	223,490,000

BROWN TROUT

FINGERLINGS

Brant	10,000
Elgin	40,000
Norfolk	10,000
Total	60,000

YEARLINGS

Brant	17,800
Bruce	32,800
Carleton	3,600
Durham	6,200
Elgin	24,750
Grey	47,700
Haldimand	1,000
Haliburton	150
Halton	26,400
Hastings	9,800
Huron	12,000
Lambton	1,000
Lanark	2,000
Lincoln	1,000
Middlesex	3,850
Norfolk	28.050
Northumberland	5,300
Ontario	1,800
Oxford	10.200
Peel	5,100
Perth	3,600
Peterborough	15,790
Simcoe	36,000
Timiskaming	1,800
Waterloo	10,800
Welland	4,100
Wellington	24,100
Wentworth	1.200
York	7,600
Miscellaneous	698
Total	346,188

LAKE TROUT

EYED EGGS

Exchange	800,000

FRY

Frontenac	161,000
Hastings	102,500
Lanark	8,000
Leeds	17,500
Lennox, Addington	34,000
Peterborough	80,000
Rainy River	330,000
Thunder Bay	120.000
Great Lakes	60,000
Total	913,000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1st, 1941, to March 31st, 1942—Continued

LAKE TROUT—Continued

FINGERLINGS

Algoma	636,200
Cochrane	60,000
Haliburton	290,500
Hastings	40,000
Kenora	345,000
Leeds	5,000
Lennox, Addington	10,000
Manitoulin	90,000
Muskoka	350,000
Nipissing	220,000
Parry Sound	295,000
Peterborough	5,000
Rainy River	205,200
Renfrew	180.000
Simcoe	75.000
Sudbury	210,000
Timiskaming	144.000
Great Lakes	14,905,500
Total	18,066,400

RAINBOW TROUT

FINGERLINGS

Algoma	100,000
Nipissing	5,000
Sudbury	33,500
Timiskaming	24,000
Miscellaneous	1,500
Total	164,000

YEARLINGS

Dufferin	3.600
Elgin	500
Haliburton	1,500
Norfolk	2,500
Simcoe	1,500
Miscellaneous	2,150
Total	11,750

KAMLOOPS TROUT

FINGERLINGS

Algoma	84,650
Sudbury	3,500
Total	88,150

YEARLINGS

Bruce	1,500
Grey	2.900
Muskoka	13,500
Parry Sound	3,300
Peterborough	1,500
Timiskaming	2,000
Miscellaneous	300
Total	25,000

SPECKLED TROUT

FINGERLINGS

Algoma	105,000
Grey	22,000
Muskoka	1,000
Nipissing	5,000
Northumberland	110,000
Peel	150,000
Miscellaneous	1,000
Total	394,000

YEARLINGS

Algoma	514,150
Brant	500
Bruce	16,000
Cochrane	176,700
Dufferin	33,700
Durham	18,250
Elgin	2,600
Frontenac	48,526
Grey	167,400
Haliburton	43,300
Hastings	113,480
Huron	7,100
Kenora	9,000
Lanark	13,200
Leeds	1,600
Lennox, Addington	41,500
Lincoln	1,000
Manitoulin	100,000
Muskoka	160,000
Nipissing	194,220
Norfolk	7,350
Northumberland	21,950
Ontario	12,000
Oxford	750
Parry Sound	162,400
Peel	12,800
Peterborough	48,191
Renfrew	119,020
Simcoe	27,500
Sudbury	338,900
Thunder Bay	494,800
Timiskaming	136,600
Victoria	1,100
Waterloo	2,550
Wellington	5,100
York	500
Miscellaneous	17,237
Total	3,060,174

ADULT

Algoma	4,250
Thunder Bay	5,287
Timiskaming	6,620
Miscellaneous	575
Total	16,732

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1st, 1941, to March 31st, 1942—Continued

WHITEFISH
FRY

Kenora	18,180,000
Prince Elward	16,000,000
Rainy River	11,811,000
Simcoe	3,000,000
Thunder Bay	250,000
Great Lakes	326,719,500
Total	375,960,500

HERRING
FRY

Carleton	500,000
Frontenac	300,000
Hastings	200,000
Lennox, Addington	900,000
Prince Edward	3,000,000
Great Lakes	3,730,000
Total	8,630,000

APPENDIX No. 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES—1937 TO 1941, INCLUSIVE

	1937	1938	1939	1940	1941
Large-mouthed Black Bass					
Fry	135,000	57,500	....	230,000	110,000
Fingerlings	4,120	8,061	1,890	5,500	17,700
Yearlings & Adults	92	....	497	152	109
Small-mouthed Black Bass					
Fry	1,275,000	804,000	1,386,000	2,512,500	1,911,500
Fingerlings	141,900	169,800	226,325	449,154	691,925
Yearlings & Adults	5,893	7,738	7,739	1,671	2,254
Maskinonge					
Eyed Eggs	....	....	120,000	....	....
Fry	420,700	2,005,000	2,675,000	2,345,000	2,100,000
Fingerlings	....	....	1,300	2,333	1,494
Perch—Fry	9,150,000	59,150,000	72,360,000	13,000,000	31,600,000
Pickerel (Yellow)					
Eyed Eggs	2,000,000	2,012,500	7,000,000	2,000,000	4,500,000
Fry	263,743,400	271,567,500	327,500,000	393,887,000	223,490,000
Adults	....	....	....	100	....
Pickerel (Blue)					
Fry	1,000,000	500,000	....	....	....
Brown Trout					
Fingerlings	....	....	29,954	182,725	60,000
Yearlings	97,484	59,592*	375,070	252,000	346,188
Lake Trout					
Eyed Eggs	3,225,000	2,437,000	1,845,850	575,000	800,000
Fry	4,667,000	7,665,000	7,236,900	7,564,000	913,000
Fingerlings	15,782,350	10,575,200	9,964,400	7,312,100	18,066,400
Atlantic Salmon					
Fry	7,200	....	....	....	....
Fingerlings	....	....	....	46,385	....
Yearlings	....	4,800	....	....	....
Rainbow Trout					
Fingerlings	105,240	321,600	109,635	298,420	164,000
Yearlings	....	6,727	23,145	19,724	11,750
Adults	....	....	1,009	....	....
Kamloops Trout					
Fingerlings	80,000	25,821	105,000	....	88,150
Yearlings	....	....	....	26,500	25,000
Speckled Trout					
Eyed Eggs	....	1,000	....	....	....
Fingerlings	384,725	373,314	337,000	611,375	394,000
Yearlings	1,167,073	2,083,538	2,976,559	3,278,114	3,060,174
Adults	16,150	4,452	6,315	7,150	16,732
Whitefish					
Eyed Eggs	4,000,000	....	....	....	....
Fry	383,683,900	323,700,500	326,657,000	403,339,000	375,960,500
Herring					
Eyed Eggs	30,000	....	....	....	....
Fry	5,270,000	49,725,000	38,550,000	49,050,000	8,630,000
Miscellaneous	3,053	....	41	....	....
TOTALS	696,395,280	733,265,643	799,496,629	886,995,903	672,960,876

* Yearlings and adults.

APPENDIX

GAME AND FISHERIES

Statistics of the Fishing Industry in the Public Waters of

EQUIP

District	No. of Men	Tugs			Gasoline Launches		Sail and Row Boats		Gill Nets	
		No.	Tons	Value	No.	Value	No.	Value	Yards	Value
Northern Inland Waters	734	5	34	$ 11,450	159	$ 70,975	303	$14,450	469,123	$ 61,940
Lake Superior	396	11	360	64,500	104	44,680	70	4,550	830,237	111,205
North Channel	126	6	149	36,800	37	18,750	43	2,240	539,420	55,635
Georgian Bay	436	25	482	120,556	120	100,737	120	5,661	1,419,303	153,716
Lake Huron	284	18	384	101,300	90	58,904	26	2,590	1,350,620	154,077
Lake St. Clair	130	....	......	....	40	14,200	75	4,060	....	....
Lake Erie	784	42	827	287,300	149	194,415	120	6,095	2,225,520	367,054
Lake Ontario	541	....	......	....	204	111,860	101	3,744	1,292,230	137,285
Southern Inland Waters	177	....	......	....	7	770	73	2,738	....	....
Totals	3,608	107	2,236	$621,906	910	$615,291	931	$46,128	8,126,453	$ 1,040,912

APPENDIX

QUANTITIES OF

District	Herring	Whitefish	Trout	Pike	Pickerel (Blue)	Pickerel (Dore)
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	6,143	1,328,134	164,808	869,021	860	1,494,108
Lake Superior	1,433,139	314,887	1,298,485	9,398	18,152	115,296
North Channel	7,983	85,128	211,597	66,947	....	12,839
Georgian Bay	63,719	747,983	1,501,631	24,873	....	57,157
Lake Huron	188,594	93,058	1,109,786	1,241	150	194,805
Lake St. Clair	....	518	....	34,019	200	83,237
Lake Erie	115,559	3,358,647	40	46,522	1,543,808	347,324
Lake Ontario	1,921,835	441,577	125,790	47,099	57,779	6,647
Southern Inland Waters	....	....	....	2,016	....	....
Totals	3,736,972	6,369,932	4,412,137	1,101,136	1,620,949	2,311,413
Price per pound	.05	.11	.11	.06	.05	.11
Values	$186,848.60	$700,692.52	$485,335.07	$66,068.16	$81,047.45	$254,255.43

No. 3

DEPARTMENT, ONTARIO

the Province of Ontario, for the year ending December 31st, 1941.

MENT

Seine Nets			Pound Nets		Hoop Nets		Dip and Roll Nets		Night Lines		Spears		Freezers & Ice Houses		Piers and Wharves		Total Value
o.	Yards	Value	No.	Value	No.	Value	No.	Value	No. Hooks	Value	No.	Value	No.	Value	No.	Value	
...	......	......	45	$15,470	55	$ 991	1	$ 1	1,580	$313	....	....	124	$30,235	101	$12,215	$218,040
...	......	......	57	22,600	.....	......	.....	......	4	5	....	....	65	22,595	48	12,560	282,695
...	......	......	40	16,950	.....	......	.....	......	......	......	....	....	32	12,475	27	8,900	151,750
6	1,000	$ 850	79	76,480	52	725	1	2	21,300	2,994	....	....	56	16,250	53	30,283	508,254
...	......	......	103	63,500	.....	......	.....	......	7,216	815	....	....	57	26,176	24	6,266	413,628
27	7,100	3,905	112	13,650	3	475	2	2	3,300	181	....	....	24	9,150	17	3,790	49,413
32	9.080	6,375	353	276,950	10	1,500	4	20	900	26	....	....	109	176,290	87	32,600	1,348,625
6	590	505	.....	....	345	9,135	15	737	2,100	83	....	....	32	7,920	26	5,405	276,674
33	2,860	2,300	.....	....	169	3,798	16	46	600	15	....	....	16	1,395	1	300	11,362
104	20.630	$13,935	989	$485,600	634	$ 16,624	39	$808	37,000	$4,432	....	....	515	$302,486	384	$112,319	$3,260,441

No. 4

FISH TAKEN

Sturgeon	Eels	Perch	Tullibee	Catfish	Carp	Mixed Coarse	Caviare	Total	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	
57,563	....	18,884	116,999	42,639	10,241	392,933	1,415	4,503,748	$429,182.41
1,950	....	....	81,081	....	....	163,314	....	3,435,702	273,826.19
3,233	....	12,274	6,147	94	672	134,644	97	541,655	44,921.17
1,027	....	4,336	202,660	5,486	47,103	77,588	24	2,733,587	276,356.01
5,168	....	208,705	233,266	20,899	6,386	85,450	445	2,147,953	194,751.18
10,587	100	65,998	....	99,876	333,628	363,867	340	992,370	54,733.38
13,575	....	2,050,050	....	108,481	286,835	1,079,278	643	8,950,762	657,394.95
6,245	16,413	92,569	....	87,646	150,232	172,570	12	3,126.414	192,935.92
....	2,162	7,365	....	82,397	148,498	275,002	....	517,440	22,907.27
99,348	18,675	2,460,181	640,153	447,518	983,595	2,744,646	2,976	26,949.631	....
.40	.07	.05	.06	.08	.05	.03	1.00	....	....
$39,739.20	$1,307.25	$123,009.05	$38,409.18	$35,801.44	$49,179.75	$82,339.38	$2,976.00	....	$2,147,008.48

APPENDIX No. 5

COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Kind	1940 Pounds	1941 Pounds	Increase Pounds	Decrease Pounds
Herring	3,597,785	3,736,972	139,187	....
Whitefish	6,368,617	6,369,932	1,315	....
Trout	4,364,071	4,412,137	48,066	....
Pike	1,216,234	1,101,136		115,098
Pickerel (Blue)	2,118,383	1,620,949		497,434
Pickerel (Dore)	2,515,381	2,311,413		203,968
Sturgeon	147,143	99,348		47,795
Eels	34,678	18,675		16,003
Perch	2,471,482	2,460,181		11,301
Tullibee	806,897	640,153		166,744
Catfish	401,934	447,518	45,584	....
Carp	1,119,538	983,595		135,553
Mixed Coarse	2,799,865	2,744,646		55,219
Caviare	4,948	2,976		1,972
TOTALS	27,966,956	26,949,631		*1,017,325

* Net Decrease

APPENDIX No. 6

STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO—1941

Kind	Quantity Pounds	Price per Pound	Estimated Value
Herring	3,736,972	.05	$186,848.60
Whitefish	6,369,932	.11	700,692.52
Trout	4,412,137	.11	485,335.07
Pike	1,101,136	.06	66,068.16
Pickerel (Blue)	1,620,949	.05	81,047.45
Pickerel (Dore)	2,311,413	.11	254,255.43
Sturgeon	99,348	.40	39,739.20
Eels	18,675	.07	1,307.25
Perch	2,460,181	.05	123,009.05
Tullibee	640,153	.06	38,409.18
Catfish	447,518	.08	35,801.44
Carp	983,595	.05	49,179.75
Mixed Coarse	2,744,646	.03	82,339.38
Caviare	2,976	1.00	2,976.00
TOTALS	26,949,631		$2,147,008.48

APPENDIX No. 7

ESTIMATED VALUE OF FISH TAKEN FROM THE WATERS OF THE PROVINCE

1922—1941 INCLUSIVE

1922	$2,807,525.21	1932	$2,286,573.50
1923	2,886,398.76	1933	2,186,083.74
1924	3,139,279.03	1934	2,316,965.50
1925	2,858,854.79	1935	2,633,512.90
1926	2,643,686.28	1936	2,614,748.49
1927	3,229,143.57	1937	2,644.163.49
1928	3,033,944.42	1938	2,573.640.97
1929	3,054.282.02	1939	2,564,516.37
1930	2,539.904.91	1940	2,226,418.18
1931	2,442,703.55	1941	2,147,008.48

The Twenty-Third Report

# of the

Department of Labour

Province of Ontario

1942

Printed by Order of
THE LEGISLATIVE ASSEMBLY.
(Sessional Number 10, 1943)

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most
Excellent Majesty,
1942.

TO THE HONOURABLE
THE LIEUTENANT-GOVERNOR
OF THE PROVINCE OF ONTARIO

May It Please Your Honour:

The undersigned has the honour to present to Your Honour the Twenty-third Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1942.

Respectfully submitted,

PETER HEENAN,
Minister of Labour.

TABLE OF CONTENTS

Page

Report of the Deputy Minister of Labour 5
Ontario Government Offices of the Employment Service of Canada 11
Private Employment Agencies 13
Factory Inspection Branch 14
Board of Examiners of Operating Engineers 24
Boiler Inspection Branch 27
Mediation, Conciliation and Arbitration 28
War Emergency Training Programme 29
Industry and Labour Board 32
    Industrial Standards Branch 32
    Apprenticeship Branch 34
    Minimum Wage Branch 39

APPENDIX

Strikes and Lockouts 51

REPORT OF
THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31st, 1942

TO THE HON. PETER HEENAN,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1942.

Included herein are the reports on the administration of the following Acts within the jurisdiction of the Minister of Labour;—Department of Labour Act; Employment Agencies Act; Factory, Shop and Office Building Act; Steam Boiler Act; Operating Engineers Act; Industrial Standards Act; Apprenticeship Act; Minimum Wage Act, as well as reports on the Conciliation Service of the Department of Labour and War Emergency Training carried on under the Dominion-Provincial War Emergency Training Programme. The report of the administration of the Workmen's Compensation Act will be submitted by the Workmen's Compensation Board.

LEGISLATION

Three of the Acts coming under the jurisdiction of the Minister of Labour were amended at the 1942 session of the Legislature of Ontario, as follows:

THE FACTORY, SHOP AND OFFICE BUILDING AMENDMENT ACT: This amendment revised the elevator section of the Act with a view to bringing it into line with present-day practices and generally tightening the safety requirements with respect to elevators and their equipment. Interlocking devices are now required to be installed on all gates or doors at entrances to elevator shafts, and must function in such manner as to prevent the car from moving until the gate or door is closed, and to prevent the gate or door being opened unless the car is at that floor level.

The amendment also provides that, if the written orders of the factory inspector regarding hazards in connection with any elevator or hoist, or in connection with any dangerous machinery, appliance, matter or thing, are not carried out within a specified time, its use shall be discontinued forthwith. The penalty for failure to comply was increased and is now from $50 to $500 instead of $20 to $200.

The section of the Act authorizing municipal councils to make by-laws requiring the early closing of shops was amended to permit closing at 6 p.m. instead of 7 p.m.

THE ONE DAY'S REST IN SEVEN ACT: By a section of the Statute Law Amendment Act the One Day's Rest in Seven Act, which applies to hotels and restaurants in cities and towns of 10,000 population or over, was amended to repeal the clause providing the exception of any class of employees in which there are not more than two.

THE WORKMEN'S COMPENSATION AMENDMENT ACT: Several amendments were made to the Workmen's Compensation Act for the purpose of clarifying the law and practice of the Workmen's Compensation Board. The provision which permits a sum not exceeding $125 to be paid for necessary expenses for transportation of a body was extended to include transportation outside of Ontario and other additional expenses, which, while not directly chargeable to transportation, are made necessary by reason of the transportation involved.

The sections dealing with compensation for permanent disability were redrafted to make it clear that the Board is to estimate the impairment of earning capacity from the nature and degree of the injury rather than from the difference in average earnings before and after the accident, but may use the latter method if it deems it more equitable. The Board is to fix a sum as compensation proportionate to such impairment but not to exceed 66 2/3 per cent. of the workman's average earnings during the previous twelve months, if he has been so long employed or, if not, then for any shorter period during which he has been in the employ of his employer. Compensation is to be a weekly or other periodical payment during the lifetime of the workman, or for such period as the Board may fix, and is payable even if the workman is not disabled for seven days from earning full wages.

The provision debarring a workman from compensation for an industrial disease unless the disease was due to the nature of employment in which he was engaged at any time within twelve months previous to the date of his disablement was abolished.

INDUSTRIAL CONDITIONS

During the fiscal year 1942 there were unprecedented gains in industrial employment in Ontario, due to the gathering momentum of the war effort. The reports of the Dominion Bureau of Statistics, based on the 1926 mean as 100, showed an average index number of employment of 167.6, as compared with 135.0 the previous year. This is the highest point in the record and an advance of 24.1 per cent. over the previous year, and 49.6 per cent. over 1939.

This expansion was general in all industries covered by the reports and was specially marked in the manufacturing industry as a whole, with an index number 42.3 points higher than last year. Employment increases were greatest in the iron and steel division, the index averaging 240.8, as compared with 159.7 in 1941. In the non-manufacturing division construction and services showed the greatest gains, with index numbers respectively 32.9 and 29.2 higher than last year.

There was also a decided drop in the percentage of unemployment among trade union members in Ontario, the average reported being 3.1 as compared with 5.1 for 1941.

The value of building permits issued in the Province for the fiscal year 1942 showed a considerable expansion in employment in the building industry. The total value amounted to $63,144,485, an increase of $6,713,996, or approximately 12 per cent. as compared with the total for 1941, and 153 per cent. as compared with 1939.

INDUSTRIAL DISPUTES

The number of strikes reported in Ontario during the fiscal year 1942 totalled 109, in which 28,690 workers were involved with a time loss of 298,393 man-working days. In the previous year there were 55 strikes involving 9,188 workers with a loss of 36,318 days, the smallest time loss due to strikes since 1925. The strike in the mining industry caused more than 45 per cent. of the total time loss, or 136,000 days.

An analysis by workers involved shows that 59 strikes involved less than 100 workers; 38 strikes involved from 100 to 499 workers; 6 involved from 500 to 999 workers, and 6 involved more than 1,000 workers. An analysis by time loss shows that 41 strikes resulted in a time loss of less than 100 days; 35 strikes resulted in a loss of from 100 to 499 days; 8 strikes in a loss of from 500 to 999 days; 22 strikes in a loss of from 1,000 to 10,000 days, and 3 strikes, which accounted for over 67 per cent. of the total time loss, resulted in the loss of more than 10,000 man-working days. The table on page 51 of this report indicates the distribution of strikes among industries.

The predominant cause of strikes concerned wage increases or cost of living bonuses, there being 41 strikes for this cause alone, while wage increases figured among other demands in 34 strikes. Union recognition was the sole cause of 6 strikes, and figured among other demands in 25 strikes.

Approximately 18 per cent. of the workers in all disputes were successful in their demands, 31 per cent. were partially successful, and 14 per cent. were involved in strikes settled in favour of employers. The remaining 37 per cent. of the workers were involved in strikes which resulted in work being resumed pending negotiations or reference to a Board.

MEDIATION, CONCILIATION AND ARBITRATION

There was a great increase in the number of cases handled by the conciliation officers of this Department during the year. One reason for this increase was the number of cases referred to them for investigation and mediation by the Regional War Labour Board established under the terms of what is now known as the Wartime Wages Control Order. Another reason was the fact that, due to the co-ordination of the functions of the Ontario and federal Departments of Labour, the federal conciliation officers in this Province operated under the direction of the Ontario Department of Labour.

As a result of the intervention of our officers, numerous strikes were avoided, and where disturbances in operations had occurred before the Department intervened, these officers were successful, through prompt and effective action, in bringing about settlements satisfactory to both parties without great loss of time.

DOMINION-PROVINCIAL WAR EMERGENCY TRAINING PROGRAMME

During the second year of operation the Dominion-Provincial War Emergency Training Programme extended its scope to meet the needs of changing conditions. Two new developments in the training for industry plan were the part-time classes which gave advanced training to 1,835 promising employees, both men and women, in order to make possible the up-grading of these employees, and the inauguration of authorized Plant Schools to give advanced training on machines and equipment not available in other training schools. Three such schools were authorized during the last month of the fiscal year.

A change was made in the manner of selecting recruits for pre-enlistment training for the R.C.A.F., and now all applications are made direct to the recruiting depots. For the first time the Royal Canadian Navy took advantage of the training facilities of the Programme and classes were established at four centres. Another new feature was the Phase II training covering basic training in 21 trades provided for army tradesmen on the completion of their four months of military drill.

Arrangements were made, under agreement with the Department of Pensions and National Health, for the rehabilitation training of discharged men. Such classes have already been established and plans are being completed for taking care of large numbers of ex-service men as soon as required.

During the year pre-employment and pre-enlistment classes were brought under the Workmen's Compensation Act, so that trainees will receive benefits in case of accident.

FARM SERVICE FORCE

In April, 1941, an Interdepartmental Committee of representatives of the Departments of Education, Agriculture and Labour was appointed to deal with the problem of farm labour shortage. A plan was formulated for enrolling in the Farm Service Force of Ontario secondary school students and all young men and women willing to volunteer for this national service. The administration of the plan was undertaken by the Department of Labour.

The young men placed on farms usually lived with the farmers for whom they worked and the young women lived in camps equipped by the Government and supervised by the Young Women's Christian Association. There were ten of these camps in the Niagara District, where 1,120 girls were employed in fruit picking and other farm work, and one fruit picking camp for 120 boys. Many workers went out daily from the towns and cities for farm work, being called for and returned morning and evening by the farmers.

The objective for the season was the placement of 10,000 volunteer farm workers but the total amounted to 22,860 and a magnificent service was rendered by these workers in conserving the farm products of the Province.

ONTARIO GOVERNMENT OFFICES, EMPLOYMENT SERVICE OF CANADA

The Ontario Government Offices of the Employment Service of Canada were taken over by the Dominion Government on August 1, 1941, pursuant to the Unemployment Insurance Act. For twenty-three and a half years these offices formed an important link in the chain of Employment Offices across Canada, and during their operation 3,378,637 placements were made.

FACTORY INSPECTION BRANCH

With the employment of increasing numbers of inexperienced workers, many of whom have no previous training, accident prevention has become a grave problem for the factory inspectors. In addition to the suffering caused by industrial accidents, the loss to our war production is a serious matter, and every effort must be made to ensure the workers' safety so that they may remain in their places on the production line. Special attention is paid to safety measures in the large firms in the metal industry, where accident hazards are greatest, and all accidents reported are investigated immediately and steps taken to prevent any recurrence of such accidents.

This Branch realizes the strain under which manufacturers are working to maintain and increase production, with the prevailing shortage of skilled operators and materials, and the factory inspectors are instructed to be reasonable in their recommendations for changes in factories. It has been proved, however, that excessive hours of work over an extended period result in reduced production and that satisfactory working conditions and adequate guarding of machinery improve the workers' morale and thus make for greater production.

The numbers of overtime and double shift permits for female workers have increased, and the overtime permits now are issued to cover a month or more instead of a single night as formerly. The special committee within the Department, having power to grant concessions where necessary in order to facilitate the war effort in industry, considered 232 applications during the year. In assisting employers to meet the demands for greater output concessions are granted with such safeguards that there may be no undue hardship to workers.

The Examiner of Reports and Designs approved of 993 plans for new factory, shop and office buildings, or additions and alterations to such buildings. The total estimated construction cost amounted to $34,224,030, or an increase of $4,785,730 as compared with the previous year. This total is nearly three times that of 1940 and over four times that of 1939. In all large new factory buildings adequate provision is made for the dispensation of medical services and satisfactory arrangements were made with many firms to make similar provision either in new additions or by altering the floor areas in existing buildings.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

The great demand for certificated engineers resulted in a marked increase in the activities of the Operating Engineers Branch for the fiscal year. The number of candidates examined by the Board totalled 2,573, an increase of 676, or 35 per cent. as compared with the previous year, and the highest number in any year since the inception of the Board. This year the dates for examinations at centres outside Toronto were fixed in advance and candidates were advised of the date at the time of application. In this manner it was possible to have 316 more candidates examined at ten fewer sessions as compared with 1941.

Certificates issued by the Board numbered 17,881, an increase of 927 over last year. During the year, 224 cases of violation of the Operating Engineers Act and Regulations were settled satisfactorily, without having recourse to court action, and 58 cases were still in process of adjustment at the close of the year.

The net revenue for the year totalled $30,964.49, as compared with $28,225.61 in 1941.

BOILER INSPECTION BRANCH

The maximum production programme of industry has created a great demand for power plant equipment. All steam boilers and other pressure vessels for use in this Province are required to be constructed according to designs and specifications which have been surveyed and registered in the Boiler Inspection Branch, and to be inspected during construction by inspectors of this Branch.

During the year, 569 designs were surveyed, registered and re-registered, and 2,046 new pressure vessels were inspected while under construction. This total was nearly two and one half times that of 1940 and over 13 per cent. more than that of the fiscal year 1941. Used boilers and pressure vessels inspected numbered 1,124, and annual inspections of uninsured boilers and pressure vessels totalled 6,338. As a result of this increased activity during the year, which was the busiest year in the history of the Branch, the amount of monies transmitted to the Treasurer of Ontario, totalled $48,948.78, an increase of approximately 13 per cent. over the total for 1941 and 75 per cent. over the total for 1940.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

INDUSTRIAL STANDARDS ACT: Seven schedules pursuant to the Industrial Standards Act were approved, of which one was a new schedule and six were renewals. At the close of the fiscal year, 101 schedules were in effect.

Arrears of wages of 204 employees amounting to $3,490.19 were collected from 54 employers. Of this amount the sum of $534.74 was diverted to the Crown with the approval of the Industry and Labour Board. There were 23 prosecutions during the year, resulting in 18 convictions, and 5 cases withdrawn. Fines amounting to $171 were imposed.

APPRENTICESHIP ACT: During the fiscal year 1942, a total of 333 apprentices registered pursuant to the Apprenticeship Act, and of this number, 108 were in the building industry, 113 in the motor vehicle repair trade and 112 in barbering and hairdressing. Apprentices completing their training numbered 360, and 1,123 were still in training at the end of the year.

These figures are lower than pre-war figures due to enlistments and to the demand for munition workers at wages higher than those paid to apprentices. Employers' and employees' organizations in the construction industry have been giving serious consideration to methods of meeting the shortage of apprentices in the building trades. The various restrictions on the use of automobiles have resulted in unsettled conditions in the motor vehicle repair trade, and have affected the registration of apprentices.

Numerous inquiries have been received from employers outside the designated trades concerning organized apprenticeship and many firms are entering into contracts of apprenticeship and others are considering the matter.

MINIMUM WAGE ACT: The wage returns submitted to the Minimum Wage Branch by 16,264 employers showed a marked increase in the numbers of persons employed. Employees reported totalled 631,631, as compared with 535,906 the previous year. Almost two-thirds of this increase of 95,725 were female workers.

As a result of the checking of these wage sheets, increased wage rates were ordered for 968 employees in 637 establishments, as compared with 1,504 employees in 869 establishments the previous year. Arrears of wages amounting to $7,432.17 were collected from 202 employers on behalf of 345 employees, as compared with $15,332.19 from 372 employers on behalf of 738 employees in 1941.

Four charges were laid against three employers, as compared with 22 charges against 17 employers in 1941. Three of these charges were withdrawn after the payment of arrears of wages amounting to $83.86, and one conviction was registered and a fine of $10 imposed.

At the close of the fiscal year there were outstanding 78 permits authorizing the employment of learners or beginners at less than the rate prescribed in the minimum wage orders, as compared with 207 in 1941. The number of permits outstanding for handicapped workers totalled 147, as compared with 178 the previous year.

GENERAL

During the year the Dominion Government has passed various Orders-in-Council affecting labour relations, wage rates and cost of living bonuses, and the administration of these regulations has been placed under the direction and supervision of the provincial Departments of Labour.

In January, 1942, the Regional War Labour Board was established in Ontario pursuant to the Order-in-Council now called the Wartime Wages Control Order. The Board consists of the Minister of Labour as chairman, the Deputy Minister as vice-chairman, three representatives of employers and three representatives of employees. Mr. J. C. Adams, secretary of the Industry and Labour Board, is on loan to the Regional Board as chief executive officer, and four members of the clerical staff of the Minimum Wage Branch were transferred to the staff of the Board.

The Regional Board is charged with the duty of controlling within the Province basic scales of wage rates paid to employees, and of administering the provisions of the Order relating to the payment of cost of living bonuses. During the first three months of operation, the Board considered over one thousand applications and decisions were handed down in all cases. These applications involved a great volume of work in connection with the checking of each applicant's payroll, as well as comparable payrolls in similar industries in the same district, in order that wages might be kept in alignment as far as possible. The conciliation officers of the Department of Labour are working in close contact with the Board.

At the close of the fiscal year, Mr. E. J. Young, who had been chairman of the Industry and Labour Board since May, 1937, resigned to become a director of the Canadian National Railways.

The following members of the staff of the Department of Labour enlisted during the year: F. N. Scott of the Main Office, H. E. Talbot of the Boiler Inspection Branch, K. L. Foster and J. Mannon of the Aircraft Training School, Galt.

I have the honour to be, Sir,

Your obedient servant,

J. F. MARSH,
Deputy Minister of Labour.

ONTARIO GOVERNMENT OFFICES, EMPLOYMENT SERVICE OF CANADA

GENERAL SUPERINTENDENT—M. H. MacBRIDE

The Department of Labour of Ontario has co-operated with the Dominion Department of Labour for more than twenty-three years in maintaining the Ontario Government Offices of the Employment Service of Canada. This Department has been fully responsible for the operation of these Offices along lines approved by both Departments and has received from the Dominion Department of Labour, according to annual agreements, certain subventions amounting to approximately 25 per cent. of the total expenditure for their operation and maintenance.

On August 1, 1941, the Ontario Government Offices were taken over by the Dominion Government pursuant to the Unemployment Insurance Act. During their twenty-three and a half years of operation 3,378,637 placements were made by these Offices.

VACANCIES, APPLICATIONS AND PLACEMENTS DURING THE FOUR-MONTH PERIOD, APRIL 1 TO JULY 31, 1941

	Vacancies	Applications	Placements	
			Regular	Casual
April	17,535	26,224	9,554	7,067
May	20,497	26,971	11,547	7,767
June	16,384	22,335	9,091	6,037
July	17,955	24,096	10,989	5.459
TOTALS	72,371	99,626	41,181	26,330

PLACEMENTS:

Total—April 1 to July 31, 1941	67,511
Total—1919 to end of fiscal year 1941	3,311,126
Total placements during 23½ years of operation	3,378,637

VACANCIES, APPLICATIONS AND PLACEMENTS, ACCORDING TO OFFICES, DURING THE FOUR-MONTH PERIOD, APRIL 1 TO JULY 31, 1941

	Vacancies	Applications	Placements	
			Regular	Casual
Barrie	1,097	983	890	52
Belleville	1,307	1,840	817	462
Brantford	1,104	1,151	747	342
Chatham	1,174	1,429	500	704
Fort William	3,427	2,810	1,766	1,018
Galt	850	812	574	88
Guelph	870	1,272	609	183
Hamilton	6,741	10,304	3,595	3,183
Kenora	388	668	237	200
Kingston	1,877	2,180	1,553	206
Kitchener	1,532	2,049	874	637
London	2,672	3,371	1,350	1,207
Lindsay	505	567	457	36
New Toronto	1,469	1,723	601	220
Niagara Falls	1,488	1,629	1,018	316
North Bay	973	1,415	835	293
Oshawa	3,626	3,945	1,878	1,686
Ottawa	5,783	7,363	2,143	2,948
Owen Sound	766	854	439	365
Pembroke	1,369	3,106	934	293
Peterborough	942	1,266	746	226
Port Arthur	4,652	3,505	3,349	269
St. Catharines	2,848	2,928	1,335	1,072
St. Thomas	841	990	588	252
Sarnia	1,270	1,521	604	630
Sault Ste Marie	1,362	1,788	575	623
Simcoe	1,016	1,125	377	639
Stratford	806	1,135	685	135
Sudbury	1,474	1,607	872	245
Timmins	1,723	2,935	1,076	593
Toronto	11,968	25,399	6,594	5,449
Welland	498	1,220	433	43
Windsor	2,909	3,209	1,393	1,407
Woodstock	1,044	1,527	737	308
TOTALS	72,371	99,626	41,181	26,330

PRIVATE EMPLOYMENT AGENCIES

Three licensed private employment agencies transacted business during the fiscal year 1942. The reports submitted by these agencies to the Department of Labour show the following placements:

	Placements		
	Men	Women	Total
North Bay—Canadian Placement Agency; B. Ferro	1,625	....	1,625
Sudbury—Messrs. P. J. & F. W. McAndrews	2,074	....	2,074
Toronto—Metropolis Agency	158	561	719
TOTALS	3,857	561	4,418

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

The fifty-sixth annual report of the Factory Inspection Branch covers the fiscal year ending March 31, 1942. The figures given in the statistical section show a decided increase in employment in plants visited. As the numbers of visits are lower than those reported in the previous fiscal year, it is evident that the factory inspectors spent more time than last year in the large firms manufacturing war essentials. Most of such firms are in the metal trades, and it is here that the most serious accident hazards are found.

ACCIDENT PREVENTION

The upsurge in accidents, both fatal and lost-time, follows the curve reported during the similar period in the last war, and presents one of the major problems of the war effort of this country. All the skilled operators have been absorbed in industry long since, and operators taken on now and in the future will be those who have had short courses of training or who belong to the "green hand" class. Therefore, if the maximum war effort is to be developed, these employees must be protected until they become skilled workers able to carry their full load in war industry. They must be made fully conversant not only with the production possibilities of their machines, but with the accident probabilities as well. While adequate guarding may cut down production to a certain extent, it is of paramount importance in these days to ensure that workers are kept safe to remain in their places on the production line. A soldier's use on active service ceases with the amputation of a hand or other serious wound, and likewise an industrial worker's usefulness ceases on his active service if he is seriously injured.

More frequent visits by the factory inspectors to all plants would be desirable from a safety point of view, but known hazards where accidents have occurred, or are most likely to occur, must receive priority of inspection. Such hazards in plants are followed up closely by a repeat visit of the inspector, and all mechanical accidents reported are investigated as soon as possible in order that repetition may be averted. Repeat visits on less urgent matters have been reduced and a great deal of follow-up on instructions of the inspectors has been handled by correspondence with an encouraging measure of success. It has also been found advisable to curtail the inspection services within the Department on what might be considered matters of minor importance in order to utilize the maximum efforts of the inspectors in the all-important sphere of accident prevention and maintenance of satisfactory working conditions in our war industry.

INDUSTRIAL DISEASES

The danger of industrial diseases continues to be a real problem owing to the increasing use of harmful chemicals particularly in munition plants. The Industrial Hygiene Branch of the Department of Health has again assisted us in coping with this problem and our thanks are once more extended to the staff for this co-operation.

HOURS OF LABOUR

This Province has rendered a most valuable service in the manufacture of war equipment and materials for the armies in the field of battle, and the ultimate success of these armies depends on the maintenance of our industrial efforts on an ever-increasing scale. The major problem in this connection is to get the maximum man-hours out of every machine, and to this end double and triple shifts are becoming more and more necessary.

The numbers of overtime permits and double shift permits for female workers issued under this Act have greatly increased and the figures given do not adequately indicate the increase in the use of such permits. Where formerly in normal times overtime permits were issued for individual nights, it is now found expedient to issue them to cover a month or more at a time. A method of recording is being evolved which will show the number of overtime periods and the number of female employees affected.

The committee within the Department of Labour, including an official of the Industrial Hygiene Branch of the Department of Health, appointed to examine applications for special consideration, is empowered to grant concessions beyond the limitations of the Act in order to facilitate the industrial war effort. Two hundred and thirty-two such applications were considered during the fiscal year and, where it was proved essential, permission was granted for three 8-hour shifts or two 10-hour shifts of women, taking due precautions to ensure that working conditions, transportation and lunch facilities were favourable.

CHILD LABOUR

There were more cases of child labour during the year, and as available manpower in the Province is absorbed into military and industrial life this problem will become more and more acute. The strictest adherence to the law, which prohibits the employment of children under 14 years of age in industrial and commercial establishments, is being enforced.

ENFORCEMENT OF THE FACTORY ACT

Difficulties of enforcement of certain provisions of the Factory, Shop and Office Building Act were made evident by the dismissal of two important prosecutions during the year, and amendments have since been passed which will strengthen the hands of the Department in such cases. The amendment to section 52 of the Act permits the inspector to specify a time limit during which his instructions shall be carried out, and authorizes him to order the use of a hazardous machine or practice discontinued pending compliance. The elevator section was also amended to make mandatory certain safe practices long in general use but not included in the Statute.

An impatience towards the administration of the Act is noticed in many quarters, and it is natural that this should be so during the present national emergency. This Branch recognizes fully the strain of maintaining production essential to the successful prosecution of the war with the prevailing shortage of skilled labour and materials. The inspectors are instructed to be reasonable in their recommendations and to discuss them thoroughly with the employers so that confidence may be developed on both sides. Our experience has proved that excessive hours over an extended period do not increase production, and that satisfactory working conditions with adequate safeguarding of machinery improve the morale of the workers greatly.

CAISSON WORK

No construction work using compressed air chambers was handled during the year, but our caisson inspector has kept in close touch with several large bridge and dam construction jobs where deep excavations required timbering and coffer dams. It is not likely that many more such projects will be undertaken in the immediate future.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs reports that 993 plans for new factory, shop and office buildings, or additions and alterations to such buildings, were approved during the fiscal year. The total value of this construction amounted to $34,224,030, an increase of 16.2 per cent. over the value of $29,438,300 for 867 buildings approved in the previous fiscal year.

The following table shows the distribution of construction projects by the various industries and trades in Ontario.

CLASSIFICATIONS OF APPROVED BUILDING PLANS

Trade or Industry	Number of Plans	Value of Buildings	Percentage of Total Value
Bakeshops	3	$ 25,500	.07
Chemicals	228	7,021,600	20.50
Clay, glass and stone	32	459,665	1.34
Clothing	12	116,900	.34
Conveyances	22	3,648,200	10.65
Food	69	1,074,925	3.14
Garages	18	97,400	.28
Laundries	16	69,790	.20
Leather	10	79,950	.23
Metals	372	14,723,565	43.09
Offices	24	511,725	1.49
Paper trades	8	270,400	.79
Printing and publishing	20	249,100	.73
Rubber	2	11,500	.03
Shops	21	180,850	.53
Tobacco	2	8,500	.02
Textiles	33	760,150	2.22
Warehouses	47	4,364,675	12.75
Wholesale	17	282,535	.83
Woodworking	28	187,250	.54
Unclassified	9	79,850	.23
TOTALS	993	$34,224,030	100.00

The metal industries expended about the same amount on construction as during last year, while that of the chemical group was almost double. This latter group includes the explosive manufacturing and loading plants. A number of new chemical factories have been established which will be permanent assets to Ontario's industrial development.

Warehouse construction had a construction value of almost four million dollars greater than last year, temporary grain storage buildings being largely responsible for the increase. The shipbuilding and aircraft industries, listed under conveyances, increased their plant buildings on a large scale.

The development of a Canadian flax industry has resulted in a number of small buildings being altered or erected in Ontario to house the machinery used to prepare the plant fibres for further processing.

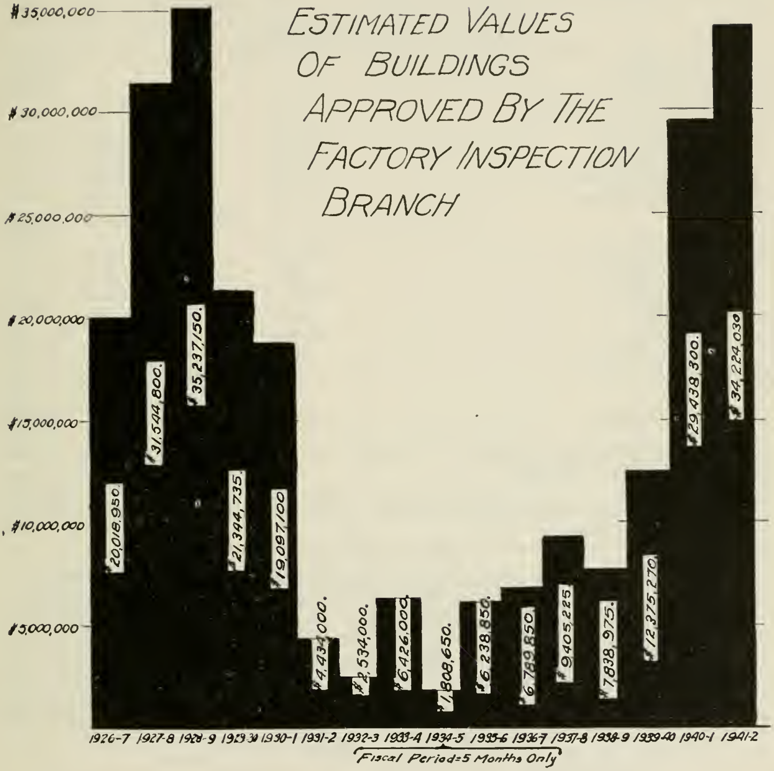
With the exception of those on factory premises, office buildings were not constructed to any extent. One telephone exchange building in Ottawa was the largest single project of this type.

The Factory Inspection Branch has co-operated with the Dominion Controller of Construction by supplying his officers with information concerning the necessity of factory additions, new elevators, boilers, etc. during this period of critical shortages in various materials. The use of timber and reinforced concrete in industrial buildings has been increasing rapidly due to the diversion of steel toward the direct production of war essentials.

The policy of making field inspections of structures reported as being unsatisfactory by district inspectors or in order to facilitate plan approvals was continued and 163 such inspections were made. A total of 660 office interviews were held to discuss proposed operations and plan approvals.

Further progress was made in obtaining co-operation from municipal building inspectors to exercise better control over new construction.

The provision of the required exit and other facilities directly affecting the safety, health, and welfare of increased numbers of employees in older buildings has been an important phase of the past year's activities.


ESTIMATED VALUES
OF BUILDINGS
APPROVED BY THE
FACTORY INSPECTION
BRANCH
$35,000,000
$30,000,000
$25,000,000
$20,000,000
$15,000,000
$10,000,000
$5,000,000
$20,018,950
$31,544,800.
$35,237,150.
$21,394,735.
$19,097,100
$4,434,000.
$2,534,000.
$6,426,000
$1,808,650.
$6,238,850.
$6,789,850
$9,405,225
$7,838,975.
$12,375,270
$29,438,300.
$34,224,030
1926-7
1927-8
1928-9
1929-30
1930-1
1931-2
1932-3
1933-4
1934-5
1935-6
1936-7
1937-8
1938-9
1939-40
1940-1
1941-2
Fiscal Period=5 Months Only

Very satisfactory arrangements were made with a large number of firms to alter floor areas in existing buildings for the dispensation of medical services or to incorporate the necessary rooms in new additions. As First Aid facilities are not specifically required at present by the Factory Act, it has been the practice to emphasize the benefits to employers as well as to employees of carrying out a supervised medical service. The service should include not only first aid for accidents but also physical examinations and early diagnosis of disease and physical defects.

The total values of buildings approved by this Branch during each of the past sixteen years are shown in the diagram on the preceding page.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1941		1942	
First inspections	15,750		14,481	
Second inspections	4,785		2,498	
Visits re homeworkers	1,901		1,122	
Visits re Exhibition	113		180	
	——	22,549	——	18,281
Minimum Wage	2,470		1,471	
Industrial Standards	1,106		720	
Apprenticeship	2,881		2,848	
Main Office	325		3,280	
Steam Boiler	2,236		2,492	
Operating Engineers	400		251	
	——	9,418	——	11,062
TOTALS		31,967		29,343

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspection.

Employees in the above industries, mercantile establishments and office buildings numbered 511,032, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1941	300,735	15	123,462	144	424,356	0
1942	358,897	59	151,982	94	511,032	17

HOURS OF LABOUR

Male Workers					Female Workers				
45	50	54	58	60	45	50	54	58	60
66,436	141,568	34,079	26,048	56,782	38,256	62,300	14,730	9,361	15,916

Also 45,556 employees, male and female, were working approximately 50 hours per week.

The number of orders issued relating to various requirements of Factory, Shop and Office Building Act totalled 5,801 as compared with 6,229 in 1941.

COMPLAINTS

Two hundred and fifty-four complaints were received during the fiscal year. Upon investigation 165 were upheld, 77 were not upheld and 12 were not under the jurisdiction of this Branch. Some investigations covered more than one complaint. Subject of complaints were as follows:

	1941	1942
Long hours	67	66
Working without permit	20	12
Working without double shift permit	1	3
Working without homework permit	1	1
Ventilation	3	1
Fire exits	5	7
Fumes	7	3
Long hours for bakers	9	2
Elevators	7	12
Toilet accommodation	13	8
Child labour	5	14
Dust	7	6
Lunch period	1	10
Sanitation	2	6
Heat	17	8
Vibration from machinery	1	..
Wages	5	..
Guarding machinery	..	1
Noise of machinery	5	2
Miscellaneous	19	68
Sunday work	..	1
Use of benzol	1	..
Light	1	..
Gasoline hazards	..	1
Spray booth	2	3
Multiple	..	19
	199	254

PROSECUTIONS

Under the Factory, Shop and Office Building Act proceedings were taken against five firms. Convictions were recorded in three cases and two cases were dismissed, as follows:

	Sections of Act	
Machinery and premises dangerous to health and safety	52-53-70	1 conviction
Elevators and hoists	57	1 conviction
Child labour	24	1 conviction
Premises dangerous to health and safety	70	2 cases dismissed

VIOLATIONS

Violations of the Acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1941	1942
Minimum Wage Act	858	1,400
Operating Engineers Act	37	51
Steam Boiler Act	3	6
Adolescent School Attendance Act	62	118
TOTALS	960	1,575

The violations of the Minimum Wage Act were chiefly cases of carelessness on the part of employers in neglecting to keep minimum wage cards posted in their establishments.

EXPLOSIONS

Explosions reported during the year totalled 53, of which 47 caused injury to employees and six caused no injuries.

Explosions causing injuries:

March 18, 1941....Hot water heater exploded.
March 21.........Explosion in airlines.
April 5..........Acetylene torch exploded.
April 6..........Illuminating gas escaping caused explosion.
April 11..........Explosion in airline.
April 12..........Hot metal exploded.
April 19..........Cooling coils attached to an oxygen compressor burst.
June 15..........Switch exploded.
June 18..........Oxygen cylinder exploded.
June 27..........Explosion in steam line.
June 26..........Tank and pipe line blew up.
July 2..........Garbage saturated with thinner was put into incinerator and when ignited blew open the door.
July 12..........Chemical mixture exploded.
July 25..........Hot water heater exploded.
August 1.........Fuse box exploded.
August 7.........Flare exploded.
August 25.........Grinder exploded.
September 4.......Soldering torch exploded.
September 3.......Chemical mixture exploded.
October 8........Gasoline tank exploded.
October 18........Furnace exploded.
October 23........Starter on pump exploded.
October 28........Matches exploded.
November 3......Molten metal exploded.
November 5......Accumulated gas in lehr exploded.
November 14......Furnace exploded.
November 20......Metal exploded.
November 27......An explosion was caused by the burning of piece of scrap one inch pipe.
November 30......Metal exploded while employee was babbiting stand.
December 2......One barrel of shellac being poured into another exploded.
December 3......Naphtha being used for cleaning round machine exploded.
December 12......Pot of liquid cyanide exploded when it was emptied to ground.
December 22......Steam trapped in a cure airbag caused bag to explode.
December 24......Sparks coming out of cap caused cap to explode when taken in hand.
January 10, 1942...Gas stove exploded.
January 23........Oil furnace exploded.
January 28........Switch box exploded.
January 31........Chemical explosion.
February 10.......Furnace exploded.
February 19.......A soft drink bottle in cooler exploded.
February 19.......Molten metal exploded.
February 23.......An explosion occurred when the cover of flue dust floating on molten iron was broken.
February 27.......Pot of hot metal exploded.
March 3.........Furnace exploded.
March 5.........Explosion occurred in or under feed regrinder.
March 13.........Flash explosion between pump line and storage tank.
March 16.........Rupture of cooling coils being dismantled caused explosion.

EXPLOSIONS—(Continued)

Explosions causing no injuries:

February 19, 1941	Furnace boiler exploded.
April 4	"Perliton" mixture coming in contact with water in floor drainage trench caused explosion.
October 4	Gas oven exploded.
October 10	Acetylene torch exploded.
October 20	Acetylene torch exploded.
October 25	Boiler exploded.

PERMITS

Applications for permits numbered 7,582 and were issued as follows:

	Sections of Act	1941	1942
Double shift	31	189	347
Overtime	30	2,005	3,482
Bakeshops	69	69	42
Fruit Camps	36	27	68
Homework: Workers	49	1,901	2,729
Employers	49	207	221
Restaurants	29	....	693
TOTALS		4,398	7,582

ACCIDENTS

During the year 10,189 accidents were reported to the Factory Inspection Branch, as compared with 6,365 reported in 1941, and 85 were fatal, as compared with 55 fatal the previous year. Fatalities were due to:

Burns and scalds	9
Cranes and derricks	8
Elevators	7
Electricity	3
Engines and cars	1
Explosions	9
Falling substances	7
Falls	11
Infected wounds	1
Jammed between articles	4
Belts, pulleys and shaftings	5
Natural causes	4
Winders	1
Grinding wheels	2
Machinery connections	1
Trucking	3
Other machinery	3
Miscellaneous causes	4
Industrial diseases	1
Fumes	1
TOTAL	85

PROVINCE OF ONTARIO

Summary of Accidents for the

	Cause of Injury	Head and Face				Upper Extremities								Trunk						
		Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips
	Burns and scalds	9	3	52		60	32	3	39		19	2	3		3	1	1		1	
	Cranes and derricks		3		1	1	11	4	2	2		1	1	2		3				
	Elevators		2			1	5	2	2				2			1				
	Electricity			2			1						2							
	Engines and cars		1								1									
	Explosions	1	2	3		2	2		3				4							
	Falling substances	18	65	9		79	105	36	32	16	21	4	16	13	2	29		14	11	5
	Falls	4	31	1		36	28	11	45	59	31	35	36	104	5	82	1	18	59	8
	Flying missiles	23	15	84	2	23	11	2	16	3	6	2	3	4	1	2	2	5	2	1
	Foreign substances in eyes			521																
	Hand tools			1		17	39	11	2		7	2		1				4	1	
	Hooks, chains, cables	1	1	2		7	19	6	2		1			1						
	Infected wounds	7	1	4	3	151	341	102	25		14	11	5							
	Jammed between articles		1			96	392	71	5	1	6		7	3	3					1
	Sprains and strains					10	8	17	30	56	67	5	68	6		310	10	13	105	12
Machinery and Connections	Rolls			1		17	30	3	3		4					1			1	
	Gears, cogs, sprockets					3	28	3	2		1									
	Belts, pulleys, shafting	2	3	1	2	16	29	5	17	1	2		1					1	1	
	Saws					17	56	22	2		6	1					2			
	Planer				1	1	4		1											
	Drill		3			16	29	13	7		4	2	1	1				3	2	
	Milling Machinery	1				12	17		2		2		1							
	Shears					4	22	5				1	1						1	
	Emery wheel					7	17	6	1			1						1		
	Press	1	3			19	155	27	2	1	2	3				1		1		
	Punch					3	21	6												
	Dies	1	1	1		7	23	8	2									1		
	Barker						6	1												
	Calender						1													
	Cutter knives	1		1		10	30	11	2		2									
	Conveyers		1			5	11	1	3		1	1				1				
	Hammers	1		1		9	13	5					1							
	Jointers					3	5	1												
	Natural causes		1																	
	Loom		1			2	5				1		1							
	Centrifugal machinery		1	1		1	2		1				2	1				1		
	Paper machinery					3	8	1	1		1		1							
	Spinning machinery					4	7													
	Winders					1	4													
	Grinding wheels					17	39	8	2	1	1	2			1					
	Lathes		1	3		23	28	9	6		2	2	1				1	1	1	
	Machinery connections	4	3	1	1	46	152	31	10		10	4	5	2	1			3		
	Wiredrawing, etc.	2				1	2					1		1						
	Trucking	1	6	1	1	21	18	5	9	3	5	3	6	7		7		3	8	1
	Other machinery	1	4	1		52	113	18	11	2	3	2	2	1				1	1	2
	Miscellaneous causes	12	27	18	1	113	249	59	54	9	35	27	26	16	3	5	3	6	7	4
	Spoolers													1						
	Industrial diseases	1				26	5		14	2		1	27		1					
	Heat prostration												2							
	Fumes												9							
	TOTALS	91	180	709	12	942	2123	513	355	156	255	113	234	164	20	443	20	76	201	34

FACTORY INSPECTION BRANCH

Fiscal Year Ending March 31, 1942

		Lower Extremities								Class of Industry														
Groin	Abdomen	Legs	Foot	Toes	Knee	Ankle	Multiple	FATAL	TOTALS	Pulp and Paper Trades	Metal Trades	Rubber and Rubber Goods	Textiles	Food	Lumber	Laundries	Chemicals	Conveyances, etc.	Transportation	Clay, Glass and Stone	Unclassified Trades	Leather Goods	Woodworking	Wearing Apparel
..	..	26	82	1	2	19	152	9	519	36	328	9	6	22	10	..	20	15	8	41	16	6	2	..
..	..	10	13	4	2	2	21	8	91	...	72	...	...	1	...	..	3	8	5	...	1	..	1	..
..	..	1	13	2	...	...	13	7	51	3	14	...	14	7	...	..	...	...	1	2	8	1	...	1
..	..	...	...	...	...	...	2	3	10	...	6	...	...	1	...	..	1	1	...	1	...	..	...	..
..	..	...	2	...	...	...	2	1	7	...	4	...	...	...	...	..	...	2	...	...	1	..	...	..
..	..	1	...	...	...	...	51	9	78	1	35	4	...	8	...	..	24	...	...	1	5	..	...	..
5	4	109	523	525	34	44	88	7	1814	223	982	46	26	30	60	..	20	167	55	136	39	5	25	..
10	1	67	39	11	81	49	200	11	1063	173	427	25	54	41	44	2	43	63	48	77	36	5	16	9
1	5	5	2	1	7	1	14	..	243	17	143	5	7	3	11	1	...	30	9	13	2	1	1	..
..	..	...	...	...	...	...	...	..	521	37	376	12	11	13	5	..	6	25	2	18	9	..	6	1
..	..	12	10	5	6	2	...	..	120	24	61	...	1	1	10	..	...	7	2	5	6	..	3	..
1	..	2	2	2	3	3	2	..	55	11	24	1	...	2	5	..	...	5	...	2	1	1	3	..
..	2	17	12	5	5	1	8	1	715	63	411	18	41	33	14	..	4	50	2	36	16	2	14	11
3	1	21	34	5	5	5	20	4	684	89	356	22	14	21	18	2	9	59	22	43	9	5	13	2
64	30	24	20	2	50	124	15	..	1046	159	496	38	31	41	20	3	18	78	27	75	36	2	15	7
..	..	1	2	3	3	...	2	..	71	21	19	13	10	3	...	..	...	...	...	3	1	..	1	..
..	..	1	...	...	1	...	...	..	39	5	17	...	8	3	1	..	...	1	...	2	1	..	1	..
..	..	2	1	2	1	...	13	5	105	11	33	4	7	20	3	..	...	4	1	14	4	..	1	3
..	..	1	...	...	3	...	5	..	115	9	42	4	...	...	17	..	2	6	2	4	3	..	26	..
..	..	...	...	...	1	...	2	..	10	1	6	...	...	...	2	..	...	...	...	...	...	..	1	..
1	2	...	...	1	...	...	4	..	89	2	72	3	...	...	...	..	1	5	1	1	2	1	1	..
..	..	...	3	...	...	...	1	..	39	1	31	2	...	...	...	..	...	5	...	...	...	..	...	..
..	..	...	2	...	1	...	...	..	37	...	30	...	1	...	...	..	1	2	2	...	...	1	...	..
..	..	1	...	...	...	...	2	..	36	...	23	1	...	2	...	..	...	7	1	1	1	..	...	..
..	..	1	3	...	...	...	1	..	220	13	160	2	...	1	...	..	1	25	...	5	5	2	5	1
..	..	...	...	...	...	...	...	..	30	3	24	1	...	...	...	..	...	1	...	...	1	..	...	..
..	..	1	...	...	...	...	...	..	45	...	29	4	1	...	...	..	1	5	1	...	2	1	1	..
..	..	...	...	...	1	...	...	..	8	6	1	...	...	...	...	..	...	...	...	...	...	..	1	..
..	..	...	...	...	...	...	...	..	1	1	...	...	...	...	...	..	...	...	...	...	...	..	...	..
..	..	...	...	...	...	...	...	..	57	10	15	10	9	2	1	..	...	1	...	3	2	1	3	..
..	..	1	2	...	...	1	4	..	32	2	14	...	...	6	...	..	2	5	...	3	...	..	...	..
..	1	...	...	...	2	...	...	..	33	2	25	...	...	...	1	..	...	3	1	...	...	..	1	..
..	..	...	...	...	...	...	...	..	9	...	3	...	...	...	1	..	...	1	1	...	3	..	...	..
..	..	...	...	...	...	...	1	4	6	...	3	...	1	...	...	..	1	1	...	...	...	..	...	..
..	..	...	...	...	1	...	...	..	11	...	...	...	11	...	...	..	...	...	...	...	...	..	...	..
1	..	1	...	...	...	...	2	..	14	...	6	...	2	2	...	..	...	1	3	...	...	..	...	..
..	..	...	...	...	...	1	4	..	20	18	1	...	...	...	...	..	...	...	...	...	1	..	...	..
..	..	...	...	...	...	...	...	..	11	...	3	...	7	...	...	..	...	...	...	...	1	..	...	..
..	..	...	...	...	...	...	2	1	8	6	1	...	1	...	...	..	...	...	...	...	...	..	...	..
..	..	1	...	1	1	...	3	2	79	1	66	1	...	...	...	..	1	4	1	5	...	..	...	..
..	1	...	...	...	...	2	1	..	82	5	60	...	...	...	...	..	...	8	2	2	3	1	1	..
1	..	3	5	4	...	...	13	1	300	21	167	13	16	15	3	..	4	23	5	12	9	4	5	3
..	..	1	4	...	1	...	2	..	15	...	15	...	...	...	...	..	...	...	...	...	...	..	...	..
3	1	20	41	42	12	14	19	3	260	41	119	11	4	14	4	..	5	18	8	23	6	1	6	..
..	2	4	2	4	5	1	10	3	245	13	135	17	21	15	2	..	1	10	4	7	9	4	5	2
6	6	52	87	34	44	20	54	4	981	103	494	32	39	72	22	1	11	51	12	74	36	5	14	15
..	..	...	...	...	...	...	...	..	1	...	...	...	...	...	...	..	...	...	...	...	1	..	...	..
..	..	6	1	...	...	1	65	1	151	5	96	8	3	5	...	..	3	7	1	13	6	2	2	..
..	..	...	...	...	...	...	...	..	2	...	2	...	...	...	...	..	...	...	...	...	...	..	...	..
..	..	...	...	...	...	...	...	1	10	...	6	...	...	1	...	..	...	1	1	1	...	..	...	..
96	56	392	905	654	272	290	798	85	10189	1136	5453	306	346	385	254	9	182	705	228	623	282	51	174	55

BOARD OF EXAMINERS OF OPERATING ENGINEERS

CHAIRMAN: JOHN SHARP

MEMBERS OF THE BOARD: W. J. SCOTT, S. G. ROSE

Complying with the requirements of the Operating Engineers Act, the Board presents the thirty-third annual report for the fiscal year ending March 31, 1942.

The report shows a marked increase in all the activities of this Branch over previous years, as shown in the statement of revenue attached hereto. This increase is attributed to the demand for certificated engineers to meet the requirements of industrial expansion and the enlistment of engineers in the armed services. The net revenue of $30,964.49 shows an increase of $2,738.58 over the previous year.

The number of candidates examined by the Board was 2,573, which is a 35 per cent. increase and the highest number of candidates in any year since the inception of the Board. This increase is attributed to conditions as outlined in the preceding paragraph. Seventy-six applications for examination were refused, as they did not comply with the requirements of the Act regarding operating experience. The percentage of candidates who wrote examinations and failed to obtain sufficient marks to pass was 32. This is a decrease from 40 per cent. the previous year and is due principally to the educational facilities now available to all engineers through their own organizations and through technical school courses.

Examination dates for centres outside Toronto have been fixed in advance. This enables us to advise candidates, at the time of making application for examination, when the examiner will be in their district. The change has proved satisfactory, as shown by the large increase in the number of candidates examined with 14 per cent. fewer examinations held outside Toronto.

The sale of engineering text books issued by the Department still continues to show a steady increase, which indicates their definite value for technical information to meet the requirements of operating engineers.

Several briefs have been submitted by engineering groups for the revision of certain sections of the Act to incorporate plants now exempt and to alter qualifications for examination and certificate. No definite decisions have been given on the proposed changes and it has been decided to defer any action in the matter involving legislative approval until such time as post-war conditions can be considered and provided for.

Enforcement of the Act is being successfully carried out and there has been a decided decrease in the number of violations reported. During the past year, 224 cases of infraction have been satisfactorily settled and 58 cases were still in the process of adjustment at the end of the fiscal year. No court proceedings were involved in obtaining adjustments to comply with the regulations.

To all those who have in any way contributed to the successful administration of the Operating Engineers Act, and particularly to the operating engineers, the members of the Board take this opportunity of expressing their appreciation and of acknowledging with thanks the assistance given.

REPORT OF REVENUE FOR FISCAL YEAR 1942

Fees Collected for:

Examinations	$28,024.75
Re-examinations	
Renewals	
Provisionals	
Duplicates	
Penalty renewal fees	
Plant registration	266.00

Revenue by:

Certificates	$28,290.75
Sale of books	3,367.06
Miscellaneous	12.68
	$31,670.49

Monies refunded on:

Examinations	$ 672.50
Renewals	
Penalty renewal fees	
Miscellaneous	
Plant registration	
Text books	33.50
Total Refunds	$ 706.00

Gross Revenue	$31,670.49
Total Refunds	706.00
Net Revenue	$30,964.49

REPORT OF CERTIFICATES FOR FISCAL YEAR 1942

Number of certificates issued	17,881
Number of certificates refused	800

Certificates Issued							Certificates Refused
Class	By Examination	By Re-examination	Provisional	Duplicate	Renewals	Total	Refused
Compressor	52	4	1		219	276	13
Fireman	114	21	1		416	552	36
4th class	708	78	11	7	5,136	5,940	273
3rd class	210	117	10	9	4,355	4,701	276
2nd class	68	70	2	1	2,109	2,250	133
1st class	12	10			277	299	24
Hoisting	154	4		4	1,907	2,069	29
Traction	70		1	2	1,071	1,144	16
Duplex	13	1		2	368	384	
Plant Registration						266	
TOTALS	1,401	305	26	25	15,858	17,881	800

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1942

Number of candidates examined at Toronto	1,297
Number of candidates examined at other centres	1,276
Total number of candidates examined	2,573

Class	At Toronto	At other centres	Total
Compressor	8	34	42
Fireman	68	56	124
4th class	530	606	1,136
3rd class	340	307	647
2nd class	160	125	285
1st class	39	14	53
Hoisting	111	81	192
Traction	41	53	94
TOTALS	1,297	1,276	2,573

Examinations were held at outside centres as follows:—

	No. of Examinations	No. of Candidates		No. of Examinations	No. of Candidates
Brantford	1	11	Ottawa	2	114
Belleville	2	43	Owen Sound	1	10
Brockville	2	16	Orillia	1	6
Chatham	2	20	Palmerston	2	22
Cornwall	2	34	Parry Sound	2	21
Fort Frances	1	6	Peterborough	2	33
Guelph	1	9	Port Arthur	2	86
Haileybury	1	5	Renfrew	1	8
Huntsville	1	9	Sault Ste. Marie	1	44
Hamilton	2	49	Sioux Lookout	1	7
Kapuskasing	1	14	Sudbury	1	39
Kenora	1	11	Sarnia	2	26
Kirkland Lake	3	66	St. Catharines	1	12
Kingston	3	37	Stratford	1	11
Kitchener	3	90	Timmins	3	116
London	2	99	Windsor	2	82
Niagara Falls	2	60	Other Centres	5	36
North Bay	2	24			

Total at Outside Centres	62	1,276
Total at Toronto		1,297
Total during fiscal year		2,573

BOILER INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—J. N. BRIGGS

SUMMARY OF WORK FOR FISCAL YEAR 1942

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers	73
Pressure vessels	388
Accessories	22
Steam piping layouts	43
Special rulings—Boilers	4
Pressure vessels	39
TOTAL	569

New Boilers and Pressure Vessels Inspected:

	Inspections
Boilers	853
Pressure vessels	1,165
Steam piping installations	28
TOTAL	2,046

Used Boilers and Pressure Vessels Inspected:

	Inspections
Boilers	732
Pressure vessels	386
Steam piping installations	2
Annual inspections (Steam Boiler Act)	4
TOTAL	1,124
Second and final inspections	2,999

Annual Inspections (Factory, Shop and Office Building Act):

Boilers	2,578
Pressure vessels	3,760
TOTAL	6,338

Certificates issued:

Class A—new pressure vessels	1,613
Class B—used pressure vessels	1,035
Class C—heating boilers—low pressure	226
Class D—new pressure vessels (accepted by affidavit)	1,296
Class E—new boilers under 3 H.P.	46
Duplicate certificates	57
OA—Annual inspections (Factory, Shop and Office Building Act)	3,542
TOTAL	7,815

Total amount of monies transmitted to the Treasurer of Ontario—$48,948.78.

MEDIATION, CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

During the fiscal year ending March 31, 1942, the Department of Labour witnessed developments which added greatly to the responsibilities of the Department, especially those relating to mediation, conciliation and arbitration. These developments were due in the main to the ever-growing production in war service industries and the emphatic need of ensuring continued production, and also to certain federal regulations and administrative changes.

In January, the Ontario Regional War Labour Board was established pursuant to the terms of the federal Order-in-Council now known as the Wartime Wages Control Order, and from this Board many cases were referred to the Department of Labour for investigation and mediation. During the year the functions of the Ontario and federal Departments of Labour were co-ordinated, and as a result federal conciliation officers in this Province operated under the direction of the Ontario Department of Labour.

Numerous strikes were avoided through the intervention of our officers, and where disturbances in operations had occurred before the Department intervened, the prompt and effective action by these officers resulted in settlements satisfactory to both parties without great loss of time.

Most of the cases involving mediation included the question of collective bargaining and union recognition. The absence of machinery for dealing with these matters added to the difficulties with which our officers were faced, but with continued intervention many serious situations were avoided, the parties being induced in many instances to agree to votes being taken by departmental officers. A larger measure of this work was carried on during the year with more satisfactory results to all parties and with better service to the public than in any corresponding period heretofore.

Many such cases concerned matters coming under the Industrial Disputes Investigation Act, which had been referred to our offices by the federal Department of Labour. In the general field of mediation this Department handled a volume of cases considerably in excess of the previous year, the number of cases being 139, as compared with 36 in 1941. In many instances these cases dealt with requests for wage adjustments, wage increases, cost of living bonuses and other matters relating to wartime regulations. The prompt assistance of our officers in these matters curtailed disputes and established harmonious and continuous operations.

In the field of arbitration, officers of this Department are being requested to act as arbitrators or umpires in increasing numbers of specific grievances in many parts of the Province. In the main these arise out of collective labour agreements, which contain provisions and machinery for the mutual settlement or arbitration of all disputes or differences, the Minister of Labour or the Department of Labour being frequently named in such agreements as the medium for furnishing the arbitrator or umpire.

WAR EMERGENCY TRAINING PROGRAMME

The Dominion-Provincial War Emergency Training Programme has now been in operation for almost two years. During this period thousands of men and women, who previously scarcely knew the difference between a hammer and a file, have been taught to use hand tools with a considerable degree of dexterity and to operate many machine tools as well. This successful experiment in mass training has amply demonstrated the value of the short intensive course in the preparation of adults for employment in industry or enlistment in the armed forces. The rapid expansion in the manufacture and servicing of the implements of war, an expansion which has won much deserved praise, could never have taken place but for the contribution of the War Emergency Classes. They are an integral part of Canada's war effort.

During the past year the Programme has steadily expanded and as need arises it has sought to broaden its scope to provide the training to meet the ever-changing conditions. At the present time its activities may be classified as follows:

A. Training for Industry:
  1. Pre-employment courses.
  2. Part-time courses for employed persons.
  3. Post employment training in Plant Schools.

B. Training for the Armed Forces.
  1. Pre-enlistment courses for the R.C.A.F.
  2. Trade courses for the Royal Canadian Navy.
  3. Trade courses for the Army Tradesmen.

C. Rehabilitation Training for men discharged from His Majesty's Forces.

The pre-employment courses are designed to give instruction to men and women who are prepared to spend 40 to 44 hours per week on their courses of study. To assist trainees during their period of training a small subsistence allowance is paid, the amount varying according to the status of the individual trainee. Men within the military age group 20 to 30 inclusive cannot be admitted unless they are physically unfit for service in His Majesty's armed forces or were married prior to July 15, 1940.

One of the features of the past year has been the training of women for industrial occupation. As the available supply of manpower diminishes, industry is turning more and more to women to operate the machine tools used in the manufacture of guns and munitions. Up to the end of the fiscal year 6,198 had been trained. With certain exceptions the standard length of course for men is twelve weeks, but courses for women are much shorter, usually two or three weeks. Most firms insist that female trainees be between the ages of 18 and 35 and be either single or without dependants.

Pre-employment classes are conducted in 31 of the vocational schools of Ontario. They are for the most part sponsored by some firm or firms and the course of study is drawn up by agreement between the school authorities and the plant superintendent. Courses are offered in the following subjects—aero engine overhaul; aircraft work; bench work and fitting; chemistry; drafting; electrical work; machine shop practice; pattern making and foundry practice; power operating; radio; sheet metal work; tool room improvers and welding. During the fiscal year 22,475 persons were trained.

Up to July, 1941, no provision had been made for the up-grading of employed persons. Many production managers were concerned over the lack of proper supervision and were convinced that something should be done to give advanced training to promising employees. To meet this situation the Programme established part-time classes to which men and women selected by a firm are sent for a few hours each week to take a course, such courses being given during the day or evening at any time most convenient to the persons concerned. The course may be given at the plant if suitable arrangements can be made. This plan has filled a definite need and 1,835 men and women have thus been trained.

The next development was the inauguration of the "Authorized Plant School" to give advanced training on machine tools and equipment not available in the regular schools. The Programme pays a grant toward both instructional costs and trainees' wages, but the plant assumes all other expenses. It must also agree to abide by certain regulations, one of which is that the school must be under the joint supervision of a representative of the Programme and a representative of the firm. These regulations went into effect on the first of March and during the month, three Plant Schools were authorized.

Even before the war began, Air Force authorities had recognized the value of pre-enlistment training and these classes have been carried on ever since. However, during the year a change was made in the manner of selecting trainees. Now all applications must be made direct to the recruiting depots and the Air Force authorities themselves select, examine and document the candidates, and then send them to the schools for training. Classes are admitted on certain prearranged dates. Ground crew courses are given in aero engine mechanics, airframe mechanics, radio mechanics and wireless operators. One of the new features was the establishment of aircrew personnel classes which give pre-enlistment training in mathematics, science and English to young men who wish to become pilots or observers. The R.C.A.F. pre-enlistment classes are conducted at the Aircraft Training School, Galt; the Ontario Training College for Technical Teachers, Hamilton; the Westdale Technical School, Hamilton; the Central Technical School, Toronto and the Technical High School, Ottawa. During 1940-42 the numbers enrolled in pre-enlistment classes totalled 4,412.

The Royal Canadian Navy has, for the first time, taken advantage of the facilities offered by the Programme and classes were established in the following subjects—engine room artificers, anti-submarine detectors, radio mechanics, electrical artificers and fitter machinists. Courses for the Navy are given at the Aircraft Training School, Galt, at both the Technical Schools in Hamilton and the Windsor Vocational School.

By special arrangement with the military authorities the Programme has given what is termed Phase II training to army tradesmen. Phase I consists of four months of military drill, on the completion of which the respective tradesmen are sent to the War Emergency Training Centres for a period of three months to receive basic instruction in one of the 21 trades offered—artificers R.C.A.; bricklayers and concretors; blacksmiths; carpenters; clerks; cooks; coppersmiths and tinsmiths; diesel engine operators; drafting; driver mechanics; driver operators; electricians; engine artificers; fitter-machinists; motor mechanics; plumbers; turners; welders; wireless and instrument mechanics. On graduation the trainees proceed to the Army Trade School at Hamilton for advanced (Phase III) training. During the year 7,399 men were trained in the Army and Navy Classes. The Department of Pensions and National Health has entered into an agreement with the War Emergency Training Programme for the rehabilitation training of discharged men. To date the number trained has been rather small but the organization is almost completed and, should the need arise, arrangements could be made almost immediately for training large numbers of ex-service men.

Early in the year pre-employment and pre-enlistment classes came under The Workmen's Compensation Act and trainees now receive benefits in case of accident.

Mention should be made of the fact that the Boards of Education of the Province have not only loaned their equipment and facilities free of charge but have paid part of the cost as well. The Programme pays tribute to this generous contribution. The Vocational Schools conducting classes are located in Belleville, Brantford, Chatham, Collingwood, Cornwall, Fort William, Hamilton, Kingston, Kirkland Lake, Kitchener, London, Niagara Falls, North Bay, Oshawa, Ottawa, Owen Sound, Peterborough, St. Catharines, St. Thomas, Sarnia, Sudbury, Timmins, Toronto, Welland, Weston and Windsor.

The Interdepartmental Committee in Ontario which directs the Programme consists of Hon. N. O. Hipel, Minister of Lands and Forests, Chairman; Hon. Duncan McArthur, Minister of Education; Hon. Peter Heenan, Minister of Labour; Dr. G. F. Rogers, Deputy Minister of Education; Mr. J. F. Marsh, Deputy Minister of Labour and Mr. F. S. Rutherford, Director of Vocational Education.

FARM SERVICE FORCE

In the early spring of 1941 it was evident that there would be a great shortage of experienced farm labour. At the instigation of the Ontario Farm Training Branch of the Dominion-Provincial Youth Training Programme the Government appointed an Interdepartmental Committee on Farm Labour representing the Departments of Education, Agriculture and Labour. After considerable discussion and consultation with farm organizations and local leaders a plan was formulated to meet the situation. This plan provided for the establishment of the Farm Service Force of Ontario, in which should be enrolled secondary school students and all young men and women who would volunteer for this national service. The responsibility of administering the plan was undertaken by the Department of Labour.

The Farm Service Force was organized into the following five brigades:

(a) Farm Cadets—young men from secondary schools and others under military age or who had been declared unfit for military service;

(b) Farmerettes—young women 16 years of age or over from secondary schools, colleges and universities, and teachers in these institutions;

(c) Women's Land Brigade—women not eligible as Farmerettes;

(d) Boys of the Old Brigade—elderly men who volunteered for harvest work;

(e) Holiday Service—workers who volunteered to spend their holidays of one to four weeks on farms for the haying or harvest work; members of Service Clubs who devoted one day a week to farm work; groups of men from local industries who went out, so many each day, to help bring in the harvest.

Various living arrangements were made for these Farm Service Volunteers as follows:

(a) Living in the homes of the farmers for whom they worked;

(b) Living in small private camps accommodating from eight to fifteen, equipped and run by individual farmers;

(c) Living in large camps housing sixty, equipped by the Government and supervised by the Y.W.C.A. or the Y.M.C.A.;

(d) Living at home and being called for daily at the outskirts of the town or city and returned there by the farmers.

There were ten fruit picking camps for young women in the Niagara District, where 1,120 were placed for work on fruit and vegetable farms. Of this number 998 lived in the camps at St. Catharines, Vineland, Fenwick, Virgil, Jordan, Queenston, Beamsville, St. Davids, Winona and Grimsby. A fruit picking centre at Harrow housed 120 young men employed in the vicinity.

The minimum wage paid for general farm work was $15 per month with room and board, but many young men received much higher wages after proving their usefulness on the farm. The minimum paid to young women on fruit and vegetable farms was 17½ cents per hour, with higher rates paid in many cases. The charge for board in the camps was $4.50 per week.

The objective for the season was the placement of 10,000 Farm Service Volunteers, but the number of placements recorded between April 1 and November 1, 1941, totalled 22,860. In addition there might be estimated in hundreds workers giving holiday service on farms and the many persons not recorded who undertook farm work as a result of the extensive publicity campaign carried on through public meetings, the press and radio broadcasts. A magnificent service was rendered by these members of the Farm Service Force of Ontario in conserving the farm products of the Province. The whole scheme has created considerable interest, as indicated by the inquiries received from the Department of Education and several agricultural organizations in British Columbia; the Department of Agriculture of Nova Scotia; The Farmers' Institutes of New Brunswick; the United States Department of Agriculture and the Child Welfare Division, Washington, D.C.; from various State organizations; the Public Welfare Bureau, Pittsburgh; the Y.M.C.A. of New Zealand and the Department of Labour of South Africa.

INDUSTRY AND LABOUR BOARD

E. J. YOUNG—CHAIRMAN

MARY F. MANGAN—VICE-CHAIRMAN J. C. ADAMS—SECRETARY

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act, the Minimum Wage Act, and any other Act that may be assigned to it by the Lieutenant-Governor in Council.

INDUSTRIAL STANDARDS BRANCH

PATTERSON FARMER—Industrial Standards Officer

Pursuant to the Industrial Standards Act conferences were held resulting in the approval of seven schedules, of which one was a new schedule and six were renewals. There were 101 schedules in effect at the close of the fiscal year, as follows:

(a) Schedules covering local zones:

Barbering	59
Bricklaying and Stonemasonry	1
Bricklaying, Stonemasonry and Plastering	1
Building Industry	1
Carpentry	11
Common Labourers	2
Electrical Repair and Construction	5
Painting and Decorating	3
Plastering	2
Plumbing and Heating	5
Logging	1
Coal	1
Coal Hoisting	1
Baking	1
Taxicab Industry	1
Gasoline Service	1
Soft Furniture	1

(b) Schedules covering the entire Province:

Brewing	1
Hard Furniture	1
Ladies' Cloak and Suit	1
Men's and Boys' Clothing	1
TOTAL	101

ARREARS OF WAGES

	Number of Employers affected	Number of Employees affected	Amount of Arrears
Arrears of wages collected through Trust Account	50	185	$2,949.64
Arrears of wages paid direct to employees after investigation by the Industrial Standards Branch	4	19	540.55
TOTALS	54	204	$3,490.19

NOTE—Included in the total of $2,949.64 collected through Trust Account is the sum of $534.74 which, with the approval of the Industry and Labour Board, was diverted to the Crown.

COURT PROCEEDINGS

Industry	Prosecutions	Convictions	Withdrawn	Fines
Baking	1	.	1	....
Barbering	9	8	1	$ 65.00
Carpentry	6	6	.	50.00
Ladies' Cloak and Suit	5	3	2	55.00
Painting and Decorating	1	.	1	....
Violations of Regulations	1	1	.	1.00
TOTALS	23	18	5	$ 171.00

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP—FRED J. HAWES

DISTRICT INSPECTORS

J. R. JOHNSON, OTTAWA WALTER THORNE, TORONTO

There probably never was a time when the need of fully trained workers was so urgent as now, and the difficulties encountered by employers have caused many of them to realize that they must be at least partly responsible for the training of their workers. Numerous inquiries have been received from employers outside the designated trades concerning organized apprenticeship and many firms are entering into contracts of apprenticeship and others are considering the matter.

The numbers of apprentices registering in the designated trades have been decreasing since the beginning of the war, due to enlistments and the demand for workers for munition plants and other war enterprises, to whom are paid wages higher than those paid to apprentices. During the fiscal year 1942 a total of 333 apprentices registered, 108 of whom were in the building industry, 113 in the motor vehicle repair trade and 112 in barbering and hairdressing. The apprentices completing their training during the year numbered 360, cancellations of contracts 170, and the number of apprentices still in training at the end of the fiscal year totalled 1,123.

Following the usual custom, efforts were made to have apprentices register wherever possible for evening classes in the vocational schools, and day classes for first and second year apprentices in carpentry and bricklaying were conducted in Hamilton during January and February.

A large number of young men who have served their apprenticeship pursuant to the Apprenticeship Act, when joining the armed forces, have been capable of undertaking positions of responsibility. It has been of great benefit to them to be able to establish the fact that they did serve an apprenticeship, and because of their training and experience they are rendering more valuable service to the country. A great many apprentices have joined His Majesty's Service before completing their training. Their contracts have not been cancelled, but have been held for them so that adjustments may be made when these young men return to civil life.

The assessment account showed a balance of $12,742.80 at the end of the fiscal year. The disbursements from the fund during the year amounted to $125, of which $62.50 is recoverable from the Department of Education.

Employers' and employees' organizations in the construction industry have been giving serious consideration to the shortage of apprentices in these trades and are planning methods of meeting conditions now prevailing in the industry. The various restrictions on the use of automobiles have resulted in unsettled conditions in the motor vehicle repair trade, and have affected the registration of apprentices.

A petition was received during the year from an employees' organization, asking that their trade be brought within the scope of the Apprenticeship Act. Meetings were held giving all those affected an opportunity to present their views and to discuss with other interested groups the advisability of such action. The divergence of opinions held by employer and employee groups was not convincing evidence that a satisfactory system of apprenticeship might be developed in the trade at the present time and the matter is being held in abeyance until the representatives of the trade are able to formulate a definite plan.

During the year additional duties were placed upon the Apprenticeship Branch in connection with the war effort, and the Director was called upon to undertake considerable work outside the office.

TABLE No. 1

REGISTRATION OF APPRENTICES BY TRADES AS AT MARCH 31, 1942

Trade	Registrations		Cancellations		Completions		Active
	During Year	Total	During Year	Total	During Year	Total	
Bricklaying	6	235	1	35	6	179	21
Masonry	..	14	..	6	..	8	..
Carpentry	13	306	3	44	15	206	56
Painting and Decorating	3	190	5	38	9	118	34
Plastering	1	131	..	19	4	105	10
Plumbing	38	735	10	183	14	435	117
Steamfitting	5	193	..	65	3	108	20
Sheet Metal Work	9	233	1	51	8	148	34
Electric Wiring and Install.	33	456	10	97	25	259	100
Motor Vehicle Repairing (a)	90	855	59	204	101	291	360
(b)	11	98	9	22	13	31	45
(c)	12	92	5	16	15	39	37
Hairdressing	111	1,001	66	231	128	495	275
Barbering	1	78	1	14	19	50	14
TOTAL, 1942	333	4,620	170	1,025	360	2,472	1,123
TOTAL, 1941	404	4,287	159	855	421	2,112	1,320

TABLE No. 2

DISTRIBUTION OF APPRENTICES BY TRADES FOR FISCAL YEAR ENDING MARCH 31, 1942

Trade	First Year	Second Year	Third Year	Fourth Year	Fifth Year	Total
Bricklaying	6	8	4	3	..	21
Masonry	..	..	..	..	..	..
Carpentry	8	22	13	13	..	56
Painting and Decorating	1	10	8	15	..	34
Plastering	..	..	2	8	..	10
Plumbing	18	21	30	28	20	117
Steamfitting	2	2	5	6	5	20
Sheet Metal Work	6	11	9	8	..	34
Electric Wiring and Install.	13	44	22	21	..	100
Motor Vehicle Repairing	28	63	78	126	147	442
Hairdressing	44	73	158	..	..	275
Barbering	1	3	10	..	..	14
TOTALS	127	257	339	228	172	1,123

TABLE No. 3

REGISTRATION OF APPRENTICES BY TRADES FOR THE FISCAL YEAR ENDING MARCH 31, 1942

Trade	Active at beginning of year	Registration during year	Cancellation of Registration	Unsatisfactory Completions	Diplomas Awarded	Active at close of year
Bricklaying	22	6	1	. .	6	21
Masonry	. .	. .	. .	. .	. .	. .
Carpentry	61	13	3	. .	15	56
Painting and Decorating	45	3	5	1	8	34
Plastering	13	1	. .	. .	4	10
Plumbing	103	38	10	4	10	117
Steamfitting	18	5	. .	. .	3	20
Sheet Metal Work	34	9	1	1	7	34
Electric Wiring and Install	102	33	10	6	19	100
Motor Vehicle Repairing (a)	430	90	59	11	90	360
(b)	56	11	9	1	12	45
(c)	45	12	5	1	14	37
Hairdressing	358	111	66	52	76	275
Barbering	33	1	1	8	11	14
	1,320	333	170	85	275	1,123

TABLE No. 4

REPORT OF EXAMINATIONS FOR THE FISCAL YEAR ENDING MARCH 31, 1942

Number of candidates examined:	At Toronto	At Other Centres	Totals
Motor Vehicle Repair Trade	115	388	503
Hairdressing	305	240	545
Barbering	40	12	52
GRAND TOTALS	460	640	1,100

Of this total, examinations without charge were granted to two candidates in the hairdressing trade and twenty-three partial examinations, charge $1, were granted in the same trade. One person appeared, paid required fee but did not try examination and the fee was refunded.

TABLE No. 4—(Continued)

Examinations were held in Toronto and at the various centres in accordance with arrangements made through local apprenticeship committees as follows:

	Centres	Number of Examinations	Total No. of Candidates
Motor Vehicle Repair	Barrie	1	14
	Belleville	2	27
	Chatham	2 (1 special)	6
	Cochrane	1	10
	Galt	1	10
	Hamilton	18	93
	Ingersoll	1	10
	Kirkland Lake	1	5
	London	2	33
	New Liskeard	1	8
	North Bay	1	4
	Ottawa	2	54
	Owen Sound	2	26
	Parry Sound	1	7
	Peterborough	1	9
	Sarnia	1	11
	Seaforth	1	6
	Sudbury	1	10
	Toronto	15	115
	Welland	1	7
	Windsor	2	38
	TOTALS	58	503
Hairdressing	Hamilton	6	85
	London	3	43
	Ottawa	4	48
	Sudbury	1	6
	Timmins	1	6
	Toronto	16	305
	Windsor	4	52
	TOTALS	35	545
Barbering	Ottawa	4	8
	Toronto	11	40
	Windsor	3	4
	TOTALS	18	52
	GRAND TOTALS	111	1,100

TABLE No. 5

REPORTS OF CERTIFICATES ISSUED

FOR THE FISCAL YEAR ENDING MARCH 31, 1942

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate	118	174	127	419
By examination	400	41	368	809
By duplicate	10	1	5	16
By renewal	5,831	2,881	3,501	12,213
By miscellaneous	17	3	18	38
	6,376	3,100	4,019	13,495

TABLE No. 6

REPORT OF SCHOOL LICENSES

FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1941

	Hairdressing Schools	Barbering Schools
Renewals	19	4
New Licenses Issued	3	.
	22	4
Schools Cancelled	3	2
Schools in Operation	19	2

TABLE No. 7

REPORT OF REVENUE

FOR THE FISCAL YEAR ENDING MARCH 31, 1942

	Gross Revenue	Refunds	Net Revenue
Motor Vehicle Repair Trade	$ 7,727.00	$248.00	$ 7,479.00
Barbering Trade	3,728.00	46.00	3,682.00
Hairdressing Trade	5,749.50	121.50	5,628.00
Miscellaneous	16.16	......	16.16
TOTALS	$17,220.66	$415.50	$16,805.16

MINIMUM WAGE BRANCH

PATTERSON FARMER—ACTING CHIEF ENFORCEMENT OFFICER

The work of the Minimum Wage Branch was increased during the fiscal year ending March 31, 1942, so far as the collection and compilation of statistics are concerned, due to the great increase in the number of employees of the reporting firms. The effect of the war on employment and industrial activity has been even more marked than in the previous year, and greater numbers of women and girls are entering the metal trades and other war industries.

WAGE RETURNS

Wage returns covering from one to four weeks were received from 16,264 employers, as compared with 16,967 the previous year. This does not necessarily mean that there was a smaller number of employers, but is more likely due to the fact that reports are required from certain groups of employers in alternate years only.

There was, however, a marked increase in the number of employees reported, namely 631,631, as compared with 535,906 for the previous year, of whom 210,257 were female employees, as compared with 151,278 in the previous year. This is almost double the number of females employed by the reporting firms in the fiscal year 1939.

Approximately 36 per cent. of the firms making returns are located in Toronto and employ about 45 per cent. of the total female employees reported. Approximately 20 per cent. are located in the four cities of Hamilton, Ottawa, London and Windsor and employ about 20 per cent. of the total females; 27 per cent. are located in towns and cities in the population group from 4,000 and 5,000 to 50,000 and employ approximately 20 per cent. of the total females reported. In the remaining part of the Province, namely the small communities and rural districts, places under 4,000 or 5,000 population, are about 16 per cent. of the employers, who employ approximately 14 per cent. of the female employees reported.

For the purpose of analysis and checking, employers are divided into some 35 groups and for further consolidation these are placed in the 21 classifications as given in the tables on pages 41 to 50 of this report.

WAGE ADJUSTMENTS

As returns submitted by employers are received they are checked, and minor cases of underpayment and non-compliance with the law revealed in these returns are handled by correspondence. In this manner increases in wage rates were ordered for 968 employees in 637 establishments during the year, as compared with 1,504 employees in 869 establishments during the previous year.

COMPLAINTS

The number of complaints received during the year totalled 149, as compared with 312 in 1941 and 392 in 1940. With improved employment conditions workers seem less fearful of losing their jobs, and in many cases are demanding the minimum wage to which they are entitled under the law without laying a complaint. This explains to some extent the reduction in the number of complaints.

ARREARS OF WAGES

As a result of complaints and repeated violations revealed in the wage sheet returns, arrears of wages were collected from 202 employers on behalf of 345 employees in the total amount of $7,432.17. Arrears collected in 1941 amounted to $15,332.19, from 372 employers on behalf of 738 employees.

PROSECUTIONS

Court action was taken against three employers in connection with four separate violations of the Act, as compared with twenty-two charges against seventeen employers in the previous year. Informations were laid against two employers in Toronto and the other information was against an employer in Ottawa. Three charges were withdrawn after the cases came to court, but in each case arrears were paid. On the other charge a conviction was registered and a fine of $10 imposed.

SUMMARY OF COURT CASES

Nature of Charges Laid	**Disposition of Charge**
1—Violation of section 11; Failure to supply information.	Conviction; Fine $10.
2—Violation of Order 27; Hotels and Restaurants.	Cases withdrawn on payment of arrears.
1—Violation of Order 25; Office workers.	Case withdrawn on payment of arrears.

Number of charges	4	Amount of arrears paid	$ 83.86
Number of employers	3	Amount of fines collected	10.00
Number of employees	3		

PERMITS

Under certain circumstances permits are issued to employers authorizing the employment of learners or beginners at less than the rate prescribed in the Minimum Wage Orders. At the end of the fiscal year there were 78 such permits outstanding affecting five males and 73 females, as compared with a total of 207 at the end of the previous year.

Permits authorizing rates lower than the prescribed minimum rates were issued for handicapped workers to a total of 147 outstanding at the end of the fiscal year, as compared with 178 at the end of the previous year. Permits for handicapped workers are issued largely to those who are more or less permanently handicapped. Twenty-six such permits were issued to new applicants and 57 permits were cancelled or expired, and were not renewed, as application for renewal was not made.

LEARNER AND HANDICAPPED PERMITS

Permits	No. of Employers	No. of Employees	Learner		Handicapped	
			Male	Female	Male	Female
In force at beginning of fiscal year	119	385	37	170	44	134
Issued during fiscal year	16	384	15	343	1	25
Expired or cancelled during fiscal year	40	544	47	440	18	39
In force at end of fiscal year	95	225	5	73	27	120

HOMEWORK

In practically no cases were rates below the minimum rates as prescribed in the Orders approved for homework. Rates for homework were approved for 76 new employers, and 30 employers discontinued giving out homework. Firms employing homeworkers at the close of the fiscal year numbered 219, as compared with 173 at the close of 1941.

ANALYSES OF WAGE RETURNS

AUTOS, ACCESSORIES, AIRCRAFT, BOATS AND ELECTRICAL TRADES—1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	184		94		93		38	
(b) Having no female employees	46		38		16		6	
(c) With no employees, out of business or failing to report	42		36		18		9	
(d) Total receiving questionnaires	272		168		127		53	
Number of employees:								
(a) Male	9,301		31,200		26,222		12,641	
(b) Women	3,349		3,778		4,309		2,182	
(c) Girls—under 18 years	235		86		340		164	
(d) Total reported	12,885		35,064		30,871		14,987	
Average hours per week (normally)	42.6		43.5		44.6		44.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	1	4	1	..	2	..	1	..
8.00 to 10.00	7	16	1	..	28	29	9	7
10.00 to 12.00	50	70	8	1	159	47	29	13
12.00 to 14.00	309	58	229	41	591	136	79	17
14.00 to 16.00	532	37	390	20	665	56	287	25
16.00 to 20.00	1,099	29	1,449	4	1,475	62	772	60
20.00 to 25.00	850	21	1,106	16	606	10	617	31
25.00 to 30.00	335	..	400	4	717	..	329	11
30.00 and up	166	..	194	..	66	..	59	..

AUTO SALES AND SERVICE 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000	Under 5,000
Number of employers:				
(a) Reporting female employees	36	30	96	52
(b) Having no female employees	1	6	4	4
(c) Out of business or failing to report	2	4	3	2
(d) Total questionnaires	39	40	103	58
Number of employees:				
(a) Male	1,241	744	1,427	309
(b) Women	186	100	173	59
(c) Girls—under 18 years	..	1	3	2
(d) Total reported	1,427	845	1,603	370
Average hours per week	43.5	44.5	43.0	46.0
Weekly rates of wages:				
Under $8.00 a week	1	..	3	2
8.00 to 10.00	..	1	8	9
10.00 to 12.00	9	5	18	14
12.00 to 14.00	29	27	40	14
14.00 to 16.00	46	31	32	9
16.00 to 20.00	47	21	28	10
20.00 to 25.00	34	13	28	2
25.00 to 30.00	15	3	12	1
30.00 and up	5	..	7	..

MACHINERY AND METAL PRODUCTS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees..	284		182		245		90	
(b) Having no female employees..	81		69		63		21	
(c) With no employees, out of business or failing to report.....	37		33		27		19	
(d) Total receiving questionnaires	402		284		335		130	
Number of employees:								
(a) Male........................	30,674		30,540		39,915		11,915	
(b) Women....................	7,455		3,359		4,056		6,812	
(c) Girls—under 18 years........	148		221		268		91	
(d) Total reported..............	38,277		34,120		44,239		18,818	
Average hours per week (normally)..	42.4		42.6		41.7		45.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.............	..	..	..	2	2	2	10	1
8.00 to 10.00............	7	11	1	8	37	22	59	20
10.00 to 12.00............	49	17	54	24	161	24	61	3
12.00 to 14.00............	333	55	249	41	467	63	352	20
14.00 to 16.00............	502	17	322	33	686	80	1,002	34
16.00 to 20.00............	3,223	38	1,139	64	1,549	66	4,615	13
20.00 to 25.00............	2,259	10	1,102	47	728	9	543	..
25.00 to 30.00............	760	..	297	1	229	2	102	..
30.00 and up.............	322	..	195	1	197	..	68	..

FURNITURE, UPHOLSTERING, LUMBER AND WOOD PRODUCTS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees..	112		44		134		133	
(b) Having no female employees..	61		15		33		44	
(c) With no employees, out of business or failing to report....	69		28		32		25	
(d) Total receiving questionnaires	242		87		199		202	
Number of employees:								
(a) Male........................	3,061		1,056		9,144		7,429	
(b) Women....................	406		153		533		595	
(c) Girls—under 18 years........	23		2		32		57	
(d) Total reported..............	3,490		1,211		9,709		8,081	
Average hours per week (normally)..	42.25		45.0		43.0		47.5	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.............	1	5	..	..	8	5	18	7
8.00 to 10.00............	12	6	2	1	35	11	84	15
10.00 to 12.00............	55	5	2	1	94	10	152	15
12.00 to 14.00............	60	5	30	..	92	2	143	18
14.00 to 16.00............	66	1	48	..	85	2	86	1
16.00 to 20.00............	89	1	40	..	91	2	66	1
20.00 to 25.00............	60	..	19	..	70	..	34	..
25.00 to 30.00............	34	..	6	..	35	..	8	..
30.00 and up.............	29	..	6	..	23	..	4	..

PAPER, PAPER PRODUCTS, ADVERTISING, PHOTOGRAPHY AND PRINTING 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	498		154		160		106	
(b) Having no female employees	110		49		20		42	
(c) With no employees, out of business or failing to report	245		90		86		35	
(d) Total receiving questionnaires	853		293		266		183	
Number of employees:								
(a) Male	12,155		5,076		10,602		5,510	
(b) Women	5,462		2,093		1,630		764	
(c) Girls—under 18 years	571		121		111		31	
(d) Total reported	18,188		7,290		12,343		6,305	
Average hours per week (normally)	45.4		44.5		46.5		49.6	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	3	41	3	1	14	8	18	3
8.00 to 10.00	55	258	49	31	131	43	64	10
10.00 to 12.00	302	136	198	19	213	24	97	4
12.00 to 14.00	840	104	539	57	329	20	111	4
14.00 to 16.00	1,098	22	349	9	281	12	179	2
16.00 to 20.00	1,556	10	591	4	331	3	185	5
20.00 to 25.00	756	..	184	..	197	1	55	2
25.00 to 30.00	475	..	82	..	76	..	37	..
30.00 and up	377	..	88	..	58	..	18	..

JEWELLERY, LEATHER GOODS AND RUBBER 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	191		51		89		33	
(b) Having no female employees	47		39		21		10	
(c) With no employees, out of business or failing to report	67		28		7		8	
(d) Total receiving questionnaires	305		118		117		51	
Number of employees:								
(a) Male	6,881		2,308		9,318		3,304	
(b) Women	2,727		610		4,016		957	
(c) Girls—under 18 years	390		44		520		217	
(d) Total reported	9,998		2,962		13,854		4.478	
Average hours per week (normally)	44.1		43.4		45.3		48.3	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	3	2	..	..	8	43	12	22
8.00 to 10.00	64	182	19	22	107	77	89	58
10.00 to 12.00	194	121	38	9	235	106	221	96
12.00 to 14.00	459	58	59	5	539	119	251	34
14.00 to 16.00	468	18	94	4	694	78	134	7
16.00 to 20.00	739	9	174	4	1,417	83	147	..
20.00 to 25.00	583	..	154	..	768	13	69	..
25.00 to 30.00	154	..	41	..	163	1	23	..
30.00 and up	63	..	31	..	85	..	11	..

CLOTHING AND NEEDLE TRADES 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	614		99		97		19	
(b) Having no female employees	64		9		2		2	
(c) Out of business or failing to report	37		12		4		1	
(d) Total questionnaires sent	715		120		103		22	
Number of employees:								
(a) Male	6,316		620		1,197		218	
(b) Women	8,339		868		2,601		477	
(c) Girls—under 18 years	725		39		385		68	
(d) Total	15,380		1,527		4,183		763	
Average hours per week (normally)	44.8		47.6		48.9		49.08	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Hourly rates of wages:								
Under 17 cents	23	56	8	5	36	154	95	50
17 to 21 cents	113	337	35	22	283	103	66	8
21 to 25 "	484	167	68	10	489	75	104	7
25 to 29 "	1,477	144	228	2	608	34	103	1
29 to 33 "	1,518	14	146	..	529	11	45	1
33 to 42 "	2,460	6	229	..	480	8	48	1
42 to 52 "	1,327	1	99	..	132	..	11	..
52 to 62 "	564	..	36	..	33	..	4	..
62 cents and up	373	..	19	..	11	..	1	..

FOODS AND FOOD PRODUCTS (including Seasonal Canning) 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	217		128		247		417	
(b) Having no female employees	24		32		89		64	
(c) Out of business or failing to report	16		45		68		60	
(d) Total questionnaires sent	257		205		404		541	
Number of employees:								
(a) Male	13,183		5,824		8,090		8,890	
(b) Women	4,617		2,031		3,209		7,877	
(c) Girls—under 18 years	676		252		171		232	
(d) Total	18,476		8,107		11,470		16,999	
Average hours per week (normally)	48.2		48.7		50.4		51.3	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Hourly rates of wages:								
Under 17 cents	1	..	14	1	8	58	207	25
17 to 21 cents	1	142	133	122	140	27	839	47
21 to 25 "	559	282	372	36	635	26	1,105	32
25 to 29 "	981	190	564	45	1,365	53	2,180	95
29 to 33 "	1,106	46	365	30	452	4	1,492	19
33 to 42 "	1,336	16	326	14	402	3	1,334	10
42 to 52 "	352	..	199	4	150	..	497	4
52 to 62 "	188	..	33	..	37	..	170	..
62 cents and up	93	..	25	..	20	..	53	..

BEVERAGES, DRUGS, TOBACCO 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	237		80		81		63	
(b) Having no female employees	89		54		49		36	
(c) Having no employees, out of business, or failing to report	90		41		27		20	
(d) Total receiving questionnaires	416		175		157		119	
Number of employees:								
(a) Male	5,796		3,383		5,371		4,671	
(b) Women	2,937		1,371		901		2,002	
(c) Girls—under 18 years	157		76		47		93	
(d) Total reported	8,890		4,830		6,319		6,766	
Average hours per week (normally)	42.5		43.0		48.25		45.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	3	..	2	1	4	5	19	9
8.00 to 10.00	2	10	4	3	65	13	109	10
10.00 to 12.00	63	51	120	60	63	3	93	16
12.00 to 14.00	317	44	181	5	114	20	195	24
14.00 to 16.00	515	21	199	2	144	4	298	10
16.00 to 20.00	683	20	425	2	240	1	1,016	20
20.00 to 25.00	813	10	295	3	128	1	196	4
25.00 to 30.00	330	1	88	..	90	..	46	..
30.00 and up	211	..	57	..	53	..	30	..

MINING AND QUARRYING, NON-METALLIC AND MISCELLANEOUS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	406		144		162		112	
(b) Having no female employees	113		56		69		74	
(c) With no employees, out of business or failing to report	132		34		63		41	
(d) Total receiving questionnaires	651		234		294		227	
Number of employees:								
(a) Male	9,773		4,112		1,586		19,726	
(b) Women	3,905		1,246		2,408		953	
(c) Girls—under 18 years	446		70		198		127	
(d) Total reported	14,124		5,428		18,467		20,806	
Average hours per week (normally)	43.0		43.6		45.0		44.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	4	39	5	1	4	24	31	27
8.00 to 10.00	40	243	59	13	72	42	73	30
10.00 to 12.00	310	78	133	39	195	49	120	24
12.00 to 14.00	786	53	331	5	322	33	152	20
14.00 to 16.00	778	17	183	12	400	22	135	13
16.00 to 20.00	923	14	238	..	708	18	161	9
20.00 to 25.00	603	1	139	..	389	10	150	3
25.00 to 30.00	280	1	111	..	193	..	84	1
30.00 and up	181	..	47	..	125	..	47	..

TRADE AND DISTRIBUTION 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees. .	1,461		1,250		1,803		1,004	
(b) Having no female employees. .	84		101		183		61	
(c) Out of business or failing to report.	27		83		307		155	
(d) Total questionnaires sent.	1,572		1,434		2,293		1,220	
Number of employees:								
(a) Male.	18,342		6,619		8,071		2,197	
(b) Women.	17,118		8,222		9,803		2,643	
(c) Girls—under 18 years.	917		204		654		241	
(d) Total.	36,377		15,045		18,528		5,081	
Average hours per week (normally). .	44.5		46.7		50.1		52.3	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.	2	13	2	3	20	32	177	75
8.00 to 10.00.	24	270	35	24	432	178	775	122
10.00 to 12.00.	506	315	271	37	3,320	386	686	26
12.00 to 14.00.	2,889	296	3,534	114	2,414	52	456	16
14.00 to 16.00.	5,999	19	1,890	5	1,592	3	276	1
16.00 to 20.00.	5,259	4	1,591	18	1,455	2	187	1
20.00 to 25.00.	1,624	. .	566	3	415	. .	66	. .
25.00 to 30.00.	496	. .	229	. .	109	1	13	. .
30.00 and up.	319	. .	104	. .	46	. .	7	. .

RESTAURANTS AND HOTELS 1941

Population Zones	Toronto	Other Cities Over 50,000	10,000 to 50,000	4,000 to 10,000
Number of Employers:				
(a) Reporting female employees. .	581	404	549	387
(b) Having no female employees. .	58	44	30	17
(c) Out of business or failing to report.	34	22	24	9
(d) Total questionnaires.	673	470	603	413
Number of employees:				
(a) Male.	4,612	2,888	2,809	948
(b) and (c) Female.	5,369	2,239	3,043	1,190
(d) Total reported.	9,981	5,127	5,852	2,138
Average hours per week (normally). .	48.0	49.5	50.0	52.0
Hourly rates of wages:				
Under 17 cents per hour.	1	3	2	2
17 to 22 cents per hour.	7	12	37	355
22 to 25 " " "	5	58	862	407
25 to 29 " " "	1,040	998	1,014	243
29 to 33 " " "	2,004	609	650	104
33 to 42 " " "	1,879	435	364	72
42 to 52 " " "	308	82	85	18
52 to 62 " " "	83	25	17	7
62 cents and up.	42	17	12	2

HAIRDRESSING AND BEAUTY PARLORS 1941

Population Zones	Toronto	Other Cities Over 50,000	10,000 to 50,000	5,000 to 10,000
Number of employers:				
(a) Reporting female employees	367	160	169	78
(b) Having no female employees	78	22	38	21
(c) Out of business or failing to report	24	12	10	4
(d) Total questionnaires	469	194	217	103
Number of employees:				
(a) Male	82	33	18	6
(b) Women	928	376	315	137
(c) Girls—under 18 years	4	2	3	1
(d) Total reported	1,014	411	336	144
Average hours per week (normally)	48.0	48.0	47.5	49.0
Hourly rates of wages:				
Under 17 cents per hour	14	13	30	9
17 to 22 cents per hour	13	15	14	12
22 to 25 " " "	21	9	74	19
25 to 29 " " "	291	163	77	45
29 to 33 " " "	252	93	63	29
33 to 42 " " "	178	51	31	13
42 to 52 " " "	95	23	14	9
52 to 62 " " "	33	3	12	1
62 cents and up	35	8	3	1

LAUNDRIES, DYERS AND CLEANERS 1941

Population Zones	Toronto	Other Cities Over 50,000	Remainder of the Province
Number of employers:			
(a) Reporting female employees	239	90	161
(b) Having no female employees	14	4	6
(c) Out of business or failing to report	3	2	16
(d) Total receiving questionnaires	256	96	183
Number of employees:			
(a) Male	1,174	948	825
(b) and (c) Female	2,226	1,388	1,279
(d) Total reporting	3,400	2,336	2,104
Average hours per week (normally)	48.0	47.0	48.0
Hourly rates of wages:			
Under 17 cents per hour	..	..	4
17 to 22 cents per hour	8	27	114
22 to 25 " " "	138	90	422
25 to 29 " " "	666	614	378
29 to 33 " " "	927	369	190
33 to 42 " " "	323	191	128
42 to 52 " " "	123	66	25
52 to 62 " " "	26	19	14
62 cents and up	15	12	4

RECREATION AND ENTERTAINMENT 1941

Population Zones	Toronto	Other Cities Over 50,000	Remainder of Province
Number of employers:			
(a) Reporting female employees	132	60	171
(b) Having no female employees	1	1	4
(c) Out of business or failing to report	4	3	3
(d) Total questionnaires	137	64	178
Number of employees:			
(a) Male	1,578	523	1,073
(b) and (c) Females	831	328	549
(d) Total reported	2,409	851	1,622
Average hours worked per week	3—48; 47	8—42; 48	4—51: 51
Hourly rates of wages:			
Under 17 cents per hour	..	2	3
17 to 21 cents per hour	..	1	8
21 to 25 " " "	5	4	38
25 to 29 " " "	54	83	147
29 to 33 " " "	177	82	92
33 to 42 " " "	308	101	159
42 to 52 " " "	151	38	74
52 to 62 " " "	88	8	19
62 cents per hour and up	48	9	9

AUDITING AND ACCOUNTING; MISCELLANEOUS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees	196		111		75		12	
(b) Having no female employees	7		6		9		1	
(c) Out of business or failing to report	8		1		12		3	
(d) Total questionnaires	211		118		96		16	
Number of employees:								
(a) Male	1,551		298		159		52	
(b) Women	974		321		162		19	
(c) Girls—under 18 years	25		14		6		2	
(d) Total reported	2,550		633		327		73	
Average hours per week	41.0		42.0		41.5		50.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	1	1	2	1
8.00 to 10.00	..	4	..	8	3	..	4	..
10.00 to 12.00	10	13	7	2	13	4	4	1
12.00 to 14.00	74	6	61	2	36	1	4	..
14.00 to 16.00	120	2	61	2	31	..	2	..
16.00 to 20.00	309	..	104	..	38	..	3	..
20.00 to 25.00	243	..	54	..	29	..	..	..
25.00 to 30.00	138	..	25	..	8	..	..	..
30.00 and up	80	..	9	..	3	..	..	..

BANKS AND TRUST COMPANIES 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000
Number of employers:			
(a) Reporting female employees	15	11	10
(b) Having no female employees	..	..	..
(c) Out of business or failing to report	.	..	.
(d) Total reporting	15	11	10
Number of employees:			
(a) Male	533	132	55
(b) and (c) Female	511	113	64
(d) Total reporting	1,044	245	119
Average hours per week	39.5	39.0	41.0
Weekly rates of wages:			
Under $8.00 a week	..	.	..
8.00 to 10.00		..	.
10.00 to 12.00	4	2	4
12.00 to 14.00	66	25	11
14.00 to 16.00	87	18	12
16.00 to 20.00	134	44	15
20.00 to 25.00	145	17	14
25.00 to 30.00	65	4	3
30.00 and up	20	3	5

BROKERS 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000
Number of employers:			
(a) Reporting female employees	131	47	16
(b) Having no female employees	24	3	1
(c) Out of business or failing to report	18	3	..
(d) Total questionnaires	173	53	17
Number of employees:			
(a) Male	924	51	13
(b) Women	527	91	36
(c) Girls—under 18 years	5	3	..
(d) Total reported	1,456	145	49
Average hours per week	39.5	41.0	39.0
Weekly rates of wages:			
Under $8.00 a week	..	..	..
8.00 to 10.00	..	2	2
10.00 to 12.00	3	1	2
12.00 to 14.00	35	13	10
14.00 to 16.00	46	18	6
16.00 to 20.00	130	34	4
20.00 to 25.00	155	18	8
25.00 to 30.00	96	6	2
30.00 and up	67	2	2

CONSTRUCTION AND ENGINEERING CONTRACTORS—OFFICE EMPLOYEES 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000	Under 5,000
Number of employers:				
(a) Reporting female employees	28	21	30	8
(b) Having no female employees	8	7	4	..
(c) Out of business or failing to report	3	3	2	1
(d) Total questionnaires	39	31	36	9
Number of employees:				
(a) Male	1,146	1,525	725	655
(b) Women	68	74	42	13
(c) Girls—under 18 years	1	2	1	..
(d) Total reporting	1,215	1,604	768	668
Average hours per week	43.0	41.0	47.0	41.0
Weekly rates of wages:				
Under $8.00 per week	..	..	1	..
8.00 to 10.00	..	..	3	2
10.00 to 12.00	2	2	9	1
12.00 to 14.00	2	15	7	2
14.00 to 16.00	7	24	8	2
16.00 to 20.00	14	21	6	..
20.00 to 25.00	20	12	6	1
25.00 to 30.00	13	..	2	2
30.00 and up	11	2	1	3

TELEPHONES AND TRANSPORTS 1941

Population Zones	Toronto		Other Cities over 50,000		10,000 to 50,000		4,000 to 10,000		Over 300 Lines		50 to 300 Lines	
Number of employers:												
(a) Reporting female employees	28		24		56		34		35		85	
(b) Having no female employees	2		..		2		..		1		3	
(c) Out of business or failing to report	3		1		1		..		..		3	
(d) Total questionnaires	33		25		59		34		36		91	
Number of employees:												
(a) Male	6,751		1,017		1,243		121		12		126	
(b) Women	1,501		876		1,132		391		241		325	
(c) Girls—under 18 years	87		58		119		17		9		3	
(d) Total reported	8,339		1,951		2,494		529		262		454	
Average hours per week	44.0		45.0		46.0		46.5		45.0		47.0	
	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.
Hourly rates of wages:												
Under 17 cents per hour	...	..	...	..	2	..	..	..	..	..	78	..
17 to 21	...	..	...	..	6	6	17	9	23	7	64	2
21 to 25	...	1	32	23	143	86	62	7	34	2	85	1
25 to 29	115	5	82	32	226	27	89	1	64	..	40	..
29 to 33	153	77	76	3	239	..	98	..	78	..	32	..
33 to 42	323	4	450	..	370	..	87	..	25	..	15	..
42 to 52	460	..	143	..	100	..	28	..	16	..	10	..
52 to 62	277	..	58	..	32	..	9	..	..	..	..	..
62 and up	173	..	35	..	16	..	1	..	1	..	..	..

APPENDIX

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR 1942

(From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
Mining	1	2,800	136,000
Manufacturing—			
Foods—animal	3	655	4,180
Foods—vegetable	3	458	2,535
Boots and shoes	3	93	820
Fur and leather	4	284	383
Metal products	21	14,986	96,204
Non-metallic minerals	4	407	705
Pulp and paper	1	267	267
Printing and publishing	5	245	2,917
Rubber products	3	441	255
Textiles and clothing	23	3,706	24,224
Tobacco	1	180	270
Wood—miscellaneous	8	618	4,060
Miscellaneous	2	246	5,640
Construction—			
Buildings and structures	9	1,535	6,728
Shipbuilding	1	600	300
Miscellaneous	2	80	89
Transportation and public utilities—			
Local and highway	1	17	17
Water	3	34	116
Trade	2	160	480
Service—			
Public administration	3	127	125
Custom and repair	1	35	18
Business and personal	5	716	12,060
Totals—1942	109	28,690	298,393
" —1941	55	9,188	36.318
" —1940	36	6,075	50,468
" —1939	54	5,795	86,997
" —1938	127	22,749	294,906
" —1937	78	13,251	148.929
" —1936	50	9,120	78,511
" —1934	94	18,198	256,311
" —1933	39	7,380	109,240
" —1932	26	2,432	50,401
" —1931	18	2,827	66,268
" —1930	21	4,315	50,513
" —1929	43	5,175	75,870
" —1928	52	5,622	59,889
" —1927	25	4,403	56.695
" —1926	17	1,839	46,402
" —1925	21	2,499	27,447
" —1924	19	3,943	95,196
" —1923	16	1,946	198,319
" —1922	23	2,712	367,893
" —1921	53	10,800	521,210

TOTAL WAR EFFORT OF ONTARIO SCHOOL CHILDREN

The pupils of Ontario's provincially-controlled schools have voluntarily subscribed up to the present, toward the general war effort, more than six and one-quarter million dollars in cash alone. Of this sum, two and one-half million dollars was given in the school year just closed. This generous response of the students is quite apart from the contribution of parents and teachers, nor does it include pupil participation in many municipal efforts toward the same objective.

	For School Year 1942-43			From Beginning of War to June, 1943		
CASH DONATIONS	Elementary Schools	Secondary Schools	Total	Elementary Schools	Secondary Schools	Total
1. Red Cross (including Junior Red Cross)	$117,389	$33,829	$151,218	$283,348	$102,148	$385,496
2. War Savings Stamps and Certificates	1,215,127	274,243	1,489,370	3,416,277	1,222,724	4,639,001
3. Victory Bonds	349,711	298,430	648,141	349,711	298,430	648,141
4. Purchase of Equipment	4,021	7,060	11,081	23,426	31,686	55,112
5. Purchase of Clothing, Medical Supplies, etc. (ready made or for processing)	11,369	6,066	17,435	29,776	31,302	61,078
6. Donations for Special Funds: (B.W.V.F., Queen's Fund, etc.)	92,230	47,604	139,834	253,331	116,897	370,228
7. Any other purchases or donations of money	37,647	23,157	60,804	85,076	47,181	132,257
Total	$1,827,494	$690,389	$2,517,883	$4,440,945	$1,850,368	$6,291,313
NON-CASH DONATIONS						
1. Clothing donated or made (number of articles)	114,757	65,156	179,913	240,338	179,237	419,575
2. Food donated (estimated money value)	$4,087	$5,226	$9,313	$12,915	$19,116	$32,031
3. Salvage collected and turned in—not sold (weight in tons)	2,153	521	2,674	5,795	1,603	7,398
4. Any other donations (estimated money value)	$30,054	$15,452	$45,506	$58,560	$37,375	$95,935

Equipment Purchased* included:

- 8 ambulances
- 15 mobile canteens
- 3 Red Cross wagons
- 1 Station Wagon
- 1 Utility car
- 2 machine guns
- 1 water purifier
- 1 Army Ferry Boat
- 1 bed endowed at Taplow Military Hospital
- 1 Motion-picture projection machine
- Furnishings for 1 Sailors' Home

---

*These are the larger items included in Cash Donations No. 3.

REPORT

OF THE

Minister of Education

Province of Ontario

FOR THE YEAR

1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 11, 1943

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1944

THE HUNTER-ROSE CO. LIMITED TORONTO
H R
PRINTERS—BOOKBINDERS

TABLE OF CONTENTS

(See Alphabetical Index, p. 230)

PAGE

REPORT OF THE MINISTER 1

PART I—REPORTS

1. Public and Separate Schools 4
   V. K. Greer, M.A., LL.D., Chief Inspector
2. Secondary Schools 20
   G. F. Rogers, B.A., LL.D., Chief Inspector
3. Professional Training 28
   H. E. Amoss, B.A., D.Paed., Director
4. French Instruction 31
   R. Gauthier, B.A., D.Paed., Director
5. Agricultural Classes 37
   N. Davies, B.A., Inspector
6. Auxiliary Classes 43
   C. E. Stothers, B.A., D.Paed., Inspector
7. School Attendance 56
   R. D. Keefe, B.A., Director
8. School for the Deaf 59
   W. J. Morrison, B.A., B.Paed., Superintendent
9. School for the Blind 65
   H. J. Vallentyne, B.A., Superintendent
10. Public Libraries 70
    S. B. Herbert, Acting Inspector
11. Music 81
    G. R. Fenwick, Mus. Bac., Supervisor
12. Trade-Schools 86
    W. S. Kirkland, M.A., LL.D., Registrar

PART II—STATISTICS

General

Total War Effort of Schools .... *opposite title page*
Terminology 91
School Year and Holidays—1941-42 93
1942-43 94
Summary for 1941 95
I. Schools in Operation, 1942-43 96
II. Classification of Schools by Classrooms 97
III. Age-Grade Distribution, All Pupils, May, 1942 98
IV. Pupil Movement 100
V. Teachers—Supply and Demand 102
VI. School Administrative Units 104
VII. Education Costs 105
VIII. Religious Instruction 106

Comparative

IX. Population and School Enrolment 109
X. Schools, Pupils, Teachers 110
XI. Teachers' Salaries 112
XII. Finances 113
XIII. Teachers in Training 114
XIV. Summer Courses 114
XV. Trend in Teachers' Certificates, English-French Schools 114
XVI. High School Entrance Examination Results 114
XVII. Fifth Clases 114
XVIII. Legislative Grants to Education 116

Detailed

I. Elementary Schools:
A. Public and Separate Schools—
Table 1—Enrolment and Attendance 117
Table 2—Distribution of Teachers by Certificates 122
Table 3—High School Entrance Examination Results by Inspectorates ... 126
Table 4—Fifth Classes 130
Table 5—Health Services 132

B. Public Schools—

Table 6—Age-Grade Distribution 139
Table 7—School Facilities 142
Table 8—Teachers' Salaries—Frequency Distribution 149
Table 9—Financial Statistics 150
Table 10—Consolidated Schools 152
Table 11—Distribution of Low Attendance Schools 154
Table 12—List of Township School Areas 155
Table 13—Protestant Separate Schools 157

C. Roman Catholic Separate Schools—

Table 14—Age-Grade Distribution 159
Table 15—School Facilities 162
Table 16—Financial Statistics 165

II. SECONDARY SCHOOLS:

A. General—

Table 17—Classification of Academic Pupils by Subjects of Study 166
Table 18—Classification of Vocational Pupils by Subjects of Study 168
Table 19—Annual Departmental Examination Results 170
Table 20—School Facilities 173
Table 21—Teachers by Certificates 174
Table 22—Teachers' Salaries—Frequency Distribution 178

B. Continuation Schools—

Table 23—Enrolment and Attendance 180
Table 24—Age-Grade Distribution 186
Table 25—Financial Statistics 187

C. Collegiate Institutes and High Schools—

Table 26—Enrolment and Attendance 193
Table 27—Age-Grade Distribution 200
Table 28—Financial Statistics of Day Schools 201

D. Vocational Schools—

1. Day Schools—

Table 29—Teachers; Pupils—Enrolment and Attendance 208
Table 30—Age-Grade Distribution 210
Table 31—Financial Statistics 211

2. Night Schools—

Table 32—Teachers and Students 212
Table 33—Classification of Students by Subjects of Study 214

III. SENIOR AUXILIARY SCHOOLS:

Table 34—Schools, Teachers, Pupils 215
Table 35—Age-Grade Distribution 215
Table 36—Financial Statistics 215

IV. MISCELLANEOUS:

Table 37—Professional Certificates Issued in 1942 216
Table 38—Location of Secondary Schools 217
Table 39—Inspectors and Inspectorates 221
Table 40—Publications 228

V. GRAPHS:

1. Provincial Expenditure on Education 115
2. School Facilities—Public Schools 148
3. How the Public School Dollar is Spent 151
4. School Facilities—Separate Schools 164
5. Foreign Languages in the Secondary Schools 167

REPORT

OF THE

Minister of Education

FOR THE YEAR 1942

To The Honourable Albert Matthews, LL.D.,
Lieutenant-Governor of the Province of Ontario.

Your Honour,—

I beg leave to present to your Honour the Report of the Department of Education for the year 1942.

During the past year, the schools of Ontario have continued to carry on their regular services in spite of difficulties of various kinds arising from the fact that we are now in the fourth year of the war.

In the Provincial Normal Schools the registration has decreased for the third year in succession. The total enrolment at these schools in 1939 was 1,247. This has decreased in successive years to 1,131 in 1940, to 1,112 in 1941, and during the past year to 938. While this decrease was due to some extent to enlistments and to participation in war work, there is no doubt that many prospective teachers have failed to enter the profession because of the greater opportunities and better remuneration offered elsewhere. Until the teaching profession is made more attractive financially, we shall probably be faced with a shortage of qualified teachers and shall certainly lose the services of many men and women, some of them possessing outstanding qualities, who, under happier conditions, would have been attracted to the profession.

For the same reasons a shortage of qualified teachers also exists in the elementary and secondary schools. Large numbers of teachers, both men and women, have enlisted in the armed services and some have given their lives in defence of freedom. It is probable that, as the war continues and becomes more intensified, the lack of qualified teachers will grow more acute. The positions vacated through enlistment and other causes were filled by the employment of married women, of teachers who were qualified in other provinces, of superannuated teachers, and of others whose qualifications and experience were such as to warrant the granting of temporary permission to teach.

During this year, 93 additional elementary schools were closed temporarily because of low enrolment. This brings the total number of small schools so closed to date to 353. The closing of these schools was usually effected by the action of the local board; in a few cases, where fewer than eight pupils were enrolled, the Minister asked that the schools be closed temporarily as provided for by The Public Schools Act. On the other hand, the number of township school areas is increasing from year to year and will doubtless increase still further as the advantages to be derived from the larger unit of school administration are more widely realized.

The Correspondence Courses continue to function effectively by bringing to pupils in more isolated areas the opportunity to pursue the regular courses of study by mail. Although the total enrolment in these courses was slightly lower than in 1941, the number of lessons received, corrected and returned by the Correspondence staff considerably exceeded that of the previous year. These courses cover the work of the elementary school in its entirety, as well as most of the subjects in the first two years of the High School course. Through the Correspondence Courses the Department also supervises the recently introduced courses of the Canadian Legion in Introductory English, Social Studies and Elementary Arithmetic.

In the field of secondary education an outstanding contribution to the national war effort has been made in the Vocational Schools through the War Emergency Programme of the Federal Government. This programme, which was begun in 1940, has been extended as the demands of the war have increased from year to year. Of the 60,000 men trained as semi-skilled workers in the pre-employment classes throughout the Dominion of Canada, 40,000 received their training in the Vocational Schools of Ontario; while of the 37,000 who entered the armed services in the Air Force, Army and Navy, 13,000 received part of their training in these schools. This programme has been carried out through the co-operation of Advisory Committees and Boards who placed their accommodations, equipment and staff at the disposal of the Department, as well as through the untiring efforts of the Principals and the teachers in the schools.

In secondary schools there has been a marked decline in the pupil enrolment. In the Collegiate Institutes, High and Continuation Schools there was a decrease of 4,000 pupils; in the Vocational Schools the decline was even more marked because of the greater opportunities afforded to the pupils of these schools, under present conditions, to obtain immediate and lucrative employment.

In 1942 pupils who enlisted for farm service and were employed for at least thirteen weeks on the farm, were, in accordance with the practice previously adopted, granted certificates in those subjects in which they had maintained a satisfactory standard throughout the shortened school year. Many pupils left school about Easter, and the opening of the schools was deferred until late in September. It is estimated that about 20,000 secondary school pupils were employed on farms during 1942. Through the efforts of these boys and girls a valuable contribution was made to our war effort.

Throughout the year there has been in many communities, both urban and rural, a growing interest in the matter of a health programme in our schools. This interest has arisen through the introduction into the schools of courses in Health Education, and also through the rejection for physical reasons of a large number of applicants for admission to the armed services. In some schools a system of medical examination has been in operation for some time. The extension of such a plan is particularly difficult at present because of the lack of trained personnel to carry on the programme. This is one of the many problems it will be necessary to consider after the war.

The adoption of a course in Defence Training for all secondary school pupils as part of the Course in Health and Physical Education was an important feature of the work of the past year. In order to prepare and equip teachers to carry on this new course efficiently, summer school training was offered during July and August at Geneva Park, Lake Couchiching. Over 900 teachers were in attendance and the staff of nearly every secondary school in Ontario was represented. The summer course met with widespread approval and undoubtedly laid the foundation for the measure of success which has attended the Defence Training programme in our schools.

There has been in recent years a growing demand for the introduction of religious instruction in both the elementary and the secondary schools. The Regulations have for a long time made provision for such instruction but not until recently has advantage been taken of the opportunity. With a growing consciousness of the need for religious instruction in our schools, it is probable that the practice of giving such instruction will be even more widely adopted.

The teachers and pupils of all grades and in all types of schools have made and are continuing to make most valuable contributions to our national war effort. It is difficult to secure even an approximate idea of the extent of these contributions; they have, however, been most commendable and reflect a spirit of loyalty and service on the part of both staffs and students. Through farm service employment, salvage collections, campaigns to promote the sale of War Savings Stamps, War Savings Certificates and War Bonds, through the activities of the Red Cross, the Navy League and other kindred societies, the schools have achieved a record of which we may all be proud.

Respectfully submitted,

D. McArthur,
Minister of Education.

Toronto, February 1st, 1943.

Note: The above was prepared on the instructions of Dr. McArthur, who died July 20, 1943, before he had an opportunity of reading the proof.

PUBLIC AND SEPARATE SCHOOLS

The Provincial Inspectoral Staff, 1942

I. In Memoriam:

Mr. John Flower, B.A., Public School Inspector for the City of Welland, tendered his resignation to the Welland Board of Education on January 15th, 1942, owing to ill health, and on February 15th, 1942, he passed away at his Welland home. At the time of his retirement he had completed fifty years of service in the teaching profession, thirty-seven of which were given in the City of Welland. Mr. Flower was born in Dunnville and received his early elementary and secondary school training in the Dunnville Public and High Schools, and his professional training at the Caledonia Model School, the Ottawa Normal School and the Ontario Normal College. While continuing to teach, he completed the requirements for the Arts degree of Queen's University, graduating in 1923. From 1889 to 1903 Mr. Flower taught successfully in rural schools, S.S. No. 10 Gainsboro, S.S. No. 2 Dunn, S.S. No. 2 Moncton, and at Ballantrae and New Sarum. In 1903 and 1904 he had further teaching experience as a principal in the urban centres of Mildmay and Renfrew. On January 1st, 1905, he became principal of Welland's only public school at that time, and continued to serve in Welland as principal until his appointment as Inspector of Public Schools for the city. Mr. Flower was undoubtedly an excellent teacher, principal and inspector, and a man of high ideals and strong Christian character. One leading Welland citizen, in commenting on his work at the time of his retirement, stated: "What John Flower in his forty years of service has been worth to Welland cannot be computed, for thousands upon thousands of boys and girls have gone out into the world with the impress of his character and ideals."

Dr. H. J. Prueter, B.A., Public School Inspector for the City of Kitchener, died suddenly at his home in Kitchener on May 21st, 1942. Dr. Prueter was born in Listowel and received his elementary and secondary education in the schools of his home town. He attended the Faculty of Education in Toronto in the school year 1913-14, and in September, 1914, he was appointed to the staff of Essex Public School, Toronto. He served overseas in the Great War as a Lieutenant from February, 1916, to June, 1919, after which he returned to the Toronto Public School staff as assistant at Essex Public School. In September, 1925, he became principal of Victoria Street Public School, Toronto, where he gave most successful service. In 1928 he became principal of Wellesley Public School, which contained, in addition to the regular classes, the crippled children's classes for the city. Later, in 1928, he left Toronto to become Public School Inspector for the City of Kitchener. Dr. Prueter graduated in Arts from Queen's University, and in 1936 he completed standing with the University of Toronto for the degree of Doctor of Pedagogy, his thesis topic being, "Crippled Children of Ontario." In his earlier work as a principal, and particularly in his work as an inspector, Dr. Prueter proved himself to be an able school administrator and a competent educational leader. The schools of Kitchener advanced rapidly under his guidance, and the success of the fifth classes organized by him in Kitchener gave spendid evidence of the value of special grouping and special courses in the case of pupils who discontinue attendance at day school at approximately sixteen years of age. He contributed much to the cause of education in Kitchener and throughout the Province.

II. RETIREMENTS:

Dr. J. B. MacDougall, B.A., Assistant Chief Inspector of Public and Separate Schools, retired on August 31st, 1942, after a most successful service in Ontario of more than forty-eight years as teacher, principal, inspector, Normal School master and official of the Department of Education. Dr. MacDougall was born near Stirling in Clackmannanshire, Scotland, and at the early age of two came with his parents to settle in Ramsay Township, Lanark County, near Almonte. On completing his elementary school training in his home rural school he attended the Almonte High School, from which he graduated in 1892, obtaining the Prince of Wales Scholarship in Classics, English and Mathematics. He entered Queen's University, graduating in 1896 with Honours in Classics and English. Before attending University Dr. MacDougall had three years' teaching experience in the rural school in S.S. No. 3 Ramsay. On the completion of his university course he received his call to the North, and in 1897 became principal of the North Bay Model School. Here he gave one year's high school and professional training to his young students, who became teachers in the schools of the rapidly developing Northland. Largely due to his efforts over a period of years, a high school was opened in North Bay in 1902, and he became its first principal. In January, 1904, the Department of Education appointed him as the first resident Inspector of Schools in the North. He has frequently spoken of his early inspectorate as having had as its northern boundary the North Pole, its western boundary the Province of Manitoba, its eastern boundary the Province of Quebec and the southern boundary the area always known as Southern Ontario. With indefatigable zeal and energy he travelled through the Northland on foot, by canoe, snowshoe, dogsled and railroad, helping the settlers to establish schools wherever the number of children would warrant them. When silver was found in 1903 in the Cobalt area, and gold in 1909 in the Porcupine area, Dr. MacDougall went at once into these districts to arrange schools for the children. Cobalt, Elk Lake, Englehart, Latchford, Haileybury, New Liskeard, Golden City, South Porcupine, Timmins, Cochrane and Hearst sprang up "in the night" and the schools followed apace. In 1909 the North Bay Normal School was opened, and in 1911 Dr. MacDougall became the Master in English and Science of Education. He gave splendid service here until 1919, when the Honourable Dr. Cody, then Minister of Education, invited him to become Assistant Chief Inspector of Public and Separate Schools. His territory was again the whole of Northern Ontario, but his duties included the submission of reports upon any special problems in the Province which were referred to him by the Minister. Dr. MacDougall made a major contribution to the advancement of the elementary schools of Ontario during his period of professional service, and everywhere throughout the Province his associates and acquaintances regret the closing of his active career as a leading educator. In 1918 Dr. MacDougall received a Doctor's degree in Pedagogy from the University of Toronto, his thesis topic being "Building the North." Dr. MacDougall was constantly aware, as he travelled over the vast Northland, that the typical ungraded rural school failed to meet the needs of the sparsely settled areas. He advocated, therefore, correspondence courses and railway school cars, and the present great success of these two means of bringing school-training to the children of the hinterland is largely due to the early planning and direction given by him. High schools and continuation schools in these earlier years were practically unknown in the Far North, and Dr. MacDougall, acting for the Department of Education, organized the Northern Academy at the Monteith Demonstration Farm. This school enabled many students residing in the Districts to receive a very practical high school training. As early as 1922 thirteen purely rural consolidated schools and a number of township boards of trustees were established in Northern Ontario under his guidance. In 1925 Dr. MacDougall was transferred to the Department of Education, Toronto, where, as Assistant Chief Inspector of Public and Separate Schools, he took charge of the general supervision of the elementary schools in Eastern and North-eastern Ontario. He also reorganized the accounting, checking and recording of school attendance, and during his period of work in this connection the average school attendances rose from 70% to 92%, with corresponding improvement in education.

Mr. J. W. Hagan, M.A., retired from his duties as Public School Inspector on August 31st, 1942. He was first appointed in January, 1917, to the Manitoulin inspectorate, with residence at Gore Bay. In March, 1942, he succeeded Mr. R. A. Paterson in Oxford County (South), and Norfolk County (in part), with residence at Ingersoll. Mr. Hagan was born in North Walsingham Township in Norfolk County and received his early elementary and secondary education in S.S. No. 17 North Walsingham, the Simcoe High School and the Brantford Collegiate Institute. He took his professional training at the Norfolk County Model School at Simcoe and at the Ottawa Normal School, and later he completed the examinations of the Ontario School of Pedagogy in Toronto, without attendance. Mr. Hagan had elementary teaching experience in U.S.S. No. 9, 8 Charlotteville and Walsingham South, S.S. No. 19W Walsingham South, and S.S. No. 22 Walsingham North. Later he served as principal of the Cainsville Public School and the Delhi Public School. He had high school teaching experience at Georgetown, Petrolia and Simcoe. He graduated from Queen's University, obtaining the Master of Arts degree and winning the gold medal in Animal Biology of the Honour Science course. Mr. Hagan did much to advance the cause of education during his experience as a teacher, principal and inspector. His kindly manner with his teachers, his high academic training and his highly successful practice as a teacher fitted him naturally for the work of an inspector, and he always had the highest esteem of the ratepayers, trustees, and teachers. In his final year as an inspector Mr. Hagan was successful in bringing about the organization of two township school areas in Dereham Township.

Colonel Walter Joyce, B.A., Public School Inspector for Brant County and Norfolk County (in part), retired from his active duties on August 31st, 1942, after completing a very successful inspection service of ten years and eight months. Colonel Joyce was born in Wentworth County and attended the Bronte Public School and the Oakville High School. His professional training followed at the Ottawa Normal School and the Faculty of Education of Queen's University. In January, 1891, Colonel Joyce began his public school teaching career in S.S. No. 16 Trafalgar, Halton County. Later he filled rural school teaching positions in S.S. No. 22 Burford and S.S. No. 20 Burford. At Easter, 1896, he became principal of the Plattsville Public School; in January, 1899, he became principal at Mount Pleasant, and in September, 1909, he went to Brantford as principal of a city public school. Here he built up for himself an excellent record as a public school principal and a leading citizen. Colonel Joyce secured his Arts degree from Queen's University after a period of extra-mural study and of attendance at the University summer courses. Colonel Joyce was on active service during the first Great War from March, 1916, to September, 1919. He rendered signal service because he possessed in a high degree those qualities required in an efficient commissioned officer. He was the Officer Commanding the Dufferin Rifles of Canada for a period of four years. In January, 1932, Colonel Joyce was selected by the Department of Education as Public School Inspector to succeed the late Mr. T. W. Standing. During his period of office as an inspector he did much to improve the public schools of Brant County. He gave particular attention, on the material side, to the improvement of the lighting in the older schools. He was one of the first inspectors in the counties to organize a township school area, and at the time of his retirement two township school area boards were functioning very successfully in Brantford and Onondaga Townships. On the academic side Colonel Joyce did much to stimulate better work in Oral Reading and in Social Studies. It can truly be said that he proved himself to be a leading educationist, whether as a city principal, a county inspector, or as an associate of his fellow iuspectors in the larger educational problems of the Province.

Mr. J. L. Mitchener, B.A., elected to retire on August 31st, 1942, some two years before reaching the age limit for the retirement of inspectors. He was born in Haldimand County, and received his elementary school training at the Clear Creek Public School, and his secondary school training at the Port Rowan High School and the Aylmer Collegiate Institute. After graduating from the Ottawa Normal School Mr. Mitchener taught in elementary schools at Clear Creek and Selkirk. In 1902 he graduated from McMaster University and the University of Toronto in Honour Science. Later he completed Specialist standing in Art and Agriculture. His teaching experience as an assistant in secondary schools was at Caledonia, and as a principal at Vankleek Hill, Dutton and Ridgetown. In January, 1919, Mr. Mitchener received appointment, through the County Council, as Public School Inspector for the County of Haldimand. The schools made marked progress under his supervision and he was beloved and respected throughout the county, and particularly by the trustees, teachers and pupils. Mr. Mitchener's special interests were the Historical Society of Haldimand, the Children's Aid Society, and the special teaching of Music in his schools. In the field of school welfare, as well as in his other activities, Mr. Mitchener was able to record constant and unusual progress because of his ability as a leader, his quiet determination to improve conditions as he found them, and his tact and genial approach to people.

Mr. J. L. Moore, B.A., retired from his active duties as Public School Inspector for Parry Sound District on August 31st, 1942, after completing the unusually long period of thirty-one years and six months in this field of work. Mr. Moore was born in the vicinity of Acton, Halton County, and obtained his elementary schooling in the Acton Public School. He took his secondary school courses at the Georgetown High School and the Parkdale Collegiate Institute, Toronto, and his professional training at the Ontario Normal College, Hamilton. He obtained his Arts degree at Queen's University, securing Honour and Specialist standing in Modern Languages. Mr. Moore gained elementary teaching experience as principal of Norway Public School, East Toronto, and secondary school teaching experience in the Peterborough Collegiate Institute as assistant, in North Toronto Public and Continuation School as principal, and finally as principal of Parry Sound High School from January 1st, 1907, to December 22nd,

1910. In his inspectorate Mr. Moore had many schools with very low assessment. In addition to the task of arousing local interest in the schools he had constantly to study closely the financing of the schools and to bring to the attention of the Department of Education the needs of the different school sections. No other inspectorate in the Province called for greater versatility on the part of the inspector, and it can truly be said that Mr. Moore met the challenge successfully. His schools progressed rapidly; ratepayers, boards and teachers followed his leadership enthusiastically, and before he completed his tenure of office the whole inspectorate came under township school area administration.

III. RESIGNATION:

Dr. Louis Charbonneau, M.A., B.Paed., became an Inspector of Separate Schools on November 1st, 1927, at the time the reorganization of the elementary schools attended by French-speaking pupils was made, his first inspectorate being in the County of Russell. On February 1st, 1942, he resigned from his work as an inspector to become a member of the Federal Civil Service. Dr. Charbonneau was born at Lefaivre, Prescott County. He attended the separate school of S.S. No. 12 Alfred and also the Hawkesbury Separate School; his secondary school and Arts courses were taken at Ste. Therese, Quebec, this school being in affiliation with Laval University. He graduated in Arts from Laval University in 1911, and for some time was engaged in journalism but later prepared for the teaching profession, attending the course for First Class teachers at Saskatoon, Saskatchewan. In 1916 he obtained the First Class certificate and the High School Teacher's certificate for Saskatchewan. From 1923 to 1927 he taught in the University of Ottawa. From 1927 to 1932 he served as a Separate School Inspector, and from 1932 to 1940 he was a Master on the staff of the University of Ottawa Normal School. In October, 1940, Dr. Charbonneau again became a Separate School Inspector, and continued in this capacity in the Sudbury District, with residence at Sudbury, until he made transfer to the Federal Civil Service. Dr. Charbonneau obtained a Master of Arts degree from the University of Ottawa in 1935 and in the following year he completed standing at this University for the Doctor of Philosophy degree; in 1940 he obtained the Bachelor of Pedagogy degree from Montreal University. Dr. Charbonneau was always a keen student and he possessed in a high degree those qualities necessary in a successful teacher and educational leader. Whether teaching in the classroom, supervising the work of the teacher in the classroom, preparing text-books for French-speaking pupils, or serving on committees in educational or community fields, he always rendered splendid service, and the interests of the elementary schools, and particularly of the French-speaking section of the Ontario schools, suffered a distinct loss when he accepted a position in the Federal Civil Service.

IV. APPOINTMENTS:

The following appointments were made to the provincial staff of inspectors during the year 1942:—

1. City of Brantford: Captain Thomas Bingle, B.A., B.Paed., Principal of King George Public School, Brantford, to replace Mr. Russell Reid, B.A., temporarily, while the latter is on active service, duties beginning June 5th.

2. City of Kitchener: M. G. Hughson, B.A., B.Paed., Principal of Aberdeen Public School, London, duties beginning June 28th.

3. Essex (No. 2): G. L. Duffin, B.A., M.Ed., Principal of Amherstburg Public School, duties beginning September 1st.
4. Haldimand: Arthur Archibald, B.S.A., Principal of Whitby High School, duties beginning September 1st.
5. Prescott and Russell: W. J. McLeod, B.A., B.Paed., on the staff of Carlton Public School, Toronto, duties beginning September 1st.
6. Simcoe West; Grey (in part): William Rogers, B.A., B.Paed., Supervising Teacher in Kent County, duties beginning September 1st.
7. District Division IX: R.C. Cassie, B.A., Principal of Wintemute Public School, Fort Erie, duties beginning September 1st.
8. District Division XII: R. H. Macklem, B.A., on the staff of Runnymede Collegiate Institute, York Township, duties beginning September 1st.
9. District Division XV: P. M. Scott, B.A., Principal of S.S. No. 2 Falconbridge, duties beginning September 1st.
10. R.C.S.S. Division IV: F. A. Moreau, B.A., B.Paed., Assistant in office of Chief Inspector of Public and Separate Schools, duties beginning May 1st.

SUPERVISING TEACHER:

11. Kent: Adam McLeod, formerly Headmaster of the Toronto Normal Model School, to assist Inspector G. A. Pearson, duties beginning September 1st.

V. TRANSFERS:

The following transfers were made in the provincial staff of inspectors during the year 1942:—

	Inspector	*Former Appointment*	*New Appointment*	*Date*
1.	C. F. Cannon, B.A., B.Paed.	York (No. 6)	Department of Education	July 1
2.	J. K. Evans, B.A., B.Paed.	Simcoe West, Grey (in part)	Ottawa Normal School	Sept. 1
3.	H. A. Halbert, B.A., B.Paed.	Dufferin	York (No. 6)	Sept. 1
4.	A. F. Hansuld, B.S.A., B.Paed.	Stratford Normal School.	Waterloo (No. 2)	Sept. 1
5.	W. F. Hiscocks, B.A	District Div. IX	Leeds (No. 1)	Sept. 1
6.	Charles Howitt, B.A., B.Paed.	Waterloo (No. 2)	Welland (in part)	May 1

7.	L. B. Hyde, B.A.	Welland (in part)	Oxford South and Norfolk (in part)	Sept. 1
8.	W. L. Lovell, B.A., B.Paed.	District Div. XII	Dufferin	Sept. 1
9.	Remi Millette, M.A., B.Paed., Ph.D.	R.C.S.S. Div. IV	R.C.S.S. Div. III	May 1
10.	F. W. Minkler, B.A., B.Paed.	Essex (No. 2)	Welland East	Sept. 1
11.	J. C. Webster, B.A., B.Paed.	Prescott and Russell	Brant and Norfolk (in part)	Sept. 1

VI. EXCHANGES BETWEEN INSPECTOR AND NORMAL SCHOOL MASTER, FOR ONE YEAR FROM SEPTEMBER 1ST, 1942:

E. C. Beacom, B.A., Public School Inspector, Huron South, to Stratford Normal School, exchanging with E. H. McKone, M.A., B.Paed., of London Normal School.

R. H. Roberts, M.A., Public School Inspector, Leeds (No. 1), to London Normal School.

VII. MILITARY SERVICE:

Russell Reid, B.A., Public School Inspector, City of Brantford, June 5th.

Z. S. Phimister, B.A., B.Paed., Public School Inspector, Welland East, September 1st.

Legislative Grants

With the exception of a few years in the recent period of depression, larger grants have been given each succeeding year to elementary schools, as is shown by the following amounts:—

1939: $4,036,195.65

1940: $4,038,377.06

1941: $4,718,080.94

1942: $4,883,146.18

The increase in the amount of the grants in 1942 over the amount in 1939 was $846,950.53.

Township School Areas

Over the period January to June, 1942, 35 additional township school areas were formed, and in four former areas additions were made. This brought the number of township area units to 165 and the total number of school sections dissolved to 864. Each year the campaign for township school areas is initiated by the local public school inspectors, and much credit is due the inspectors for the success of this policy and for their assistance and guidance in the passing of the by-laws with a minimum of friction.

The list of township school areas formed in 1942 follows:—

Township	No. of School Sections	County or District	Inspector	Date
1. Mattawan	2	Nipissing	J. W. Trusler	Jan. 3
2. Strong	4	Parry Sound	E. R. Underhill	Jan. 12
3. Armour	4	Parry Sound	E. R. Underhill	Feb. 7
4. Sunnidale	2	Simcoe	J. K. Evans	May 7
5. Somerville	10	Victoria	A. Stouffer	May 7
6. Coleman	2	Temiskaming	W. L. Lovell	May 12
7. Wawa (Tp. 29, Range 23) (Unorg.)	2	Algoma	D. T. Walkom	May 16
8. Sebastopol	4	Renfrew	H. Bolingbroke	May 30
9. Nelson	14	Halton	L. L. Skuce	June 1
10. Willoughby	6	Welland	Z. S. Phimister	June 1
11. Drury, Denison and Graham	9	Sudbury	O.M.MacKillop	June 1
12. Mono	20	Dufferin	H. A. Halbert	June 5
13. Plantagenet (South)	2	Prescott	J. C. Webster	June 5
14. Hope (North)	9	Durham	W. H. Carlton	June 6
15. Tuckersmith	3	Huron	E. C. Beacom	June 6
16. Monaghan (North)	1	Peterborough	R. F. Downey	June 8
17. Dereham "A"	5	Oxford	J. W. Hagan	June 8
18. Dereham "B"	5	Oxford	J. W. Hagan	June 8
19. Tay No. 1	2	Simcoe	J. A. Gibson	June 9
20. Orillia	6	Simcoe	J. A. Gibson	June 13
21. Grattan	5	Renfrew	H. Bolingbroke	June 15
22. Camden East No. 3	5	Addington	K. O. Birkin	June 17
23. Marysburgh (South)	7	Prince Edward	A. F. Brown	June 17
24. Marmora and Lake	8	Hastings	H. H. Loucks	June 20
25. Crowland	3	Welland	N.R.Wightman	June 22
26. Tudor and Cashel	6	Hastings	H. H. Loucks	June 27
27. Johnson	4	Algoma	S. Geiger	June 27
28. Chandos No. 2	3	Peterborough	L. W. Copp	June 27
29. Medonte	6	Simcoe	J. A. Gibson	June 29
30. Sydenham (South)	8	Grey	L. L. Sinclair	June 29
31. Syndenham (North)	8	Grey	L. L. Sinclair	June 29
32. Vespra	2	Simcoe	W. R. McVittie	June 29
33. Innisfil	4	Simcoe	W. R. McVittie	June 29
34. Derby	8	Grey	L. L. Sinclair	June 30
35. Lancaster	3	Glengarry	R. O. Staples	June 30
Additions to existing Township Areas:				
1. McLean	1	Muskoka	G. S. Johnson	Mar. 20
2. Stephenson	2	Muskoka	G. S. Johnson	May 27
3. Oro	2	Simcoe	W. R. McVittie	June 29
4. Clute and Calder (Unorganized)	1	Cochrane	W. F. Hiscocks	June 29

The summary of township school areas formed to date is as follows:—

	Twp. School Areas	School Sections Involved
Number formed before 1938	15	84
Number formed in 1938	15	70
Number formed in 1939	43	
Additions to existing Areas: 4		213
Number formed in 1940	26	
Additions to existing Areas: 7		147
Number formed in 1941	31	
Additions to existing Areas: 2		152
Number formed in 1942	35	
Additions to existing Areas: 4		198
Totals	165	864

Transportation

In accordance with the policies of the Department (i) to close schools of low attendance and (ii) to ensure that all elementary school pupils in the Districts of the Province may have the opportunity of attending school, a considerable sum was spent on the transportation of elementary school pupils. The amounts given below show the comparative sums spent on this service in the two fiscal years 1940-41 and 1941-42:—

Fiscal year 1940-41:	$25,054.78
Fiscal year 1941-42:	$26,883.34
Increase for 1941-42:	$1,828.56

Another policy of the Department in recent years has been to discourage the organization of fifth classes (Grades IX and X) in ungraded schools. In lieu of fifth classes the Department has encouraged the transportation of fifth class pupils to secondary schools by paying to each section which is a party to a transportation agreement approved by the Department a grant of 50% of the net cost of the transportation to that section. The amounts paid to boards of trustees in grants on transportation to secondary schools for the fiscal years 1940-41 and 1941-42 are given below:—

Fiscal year 1940-41:	$12,296.95
Fiscal year 1941-42:	$24,738.91
Increase for 1941-42:	$12,441.96

The Supply of Teachers

During the year 1942 there was a marked decrease in the supply of qualified teachers for the elementary schools of the Province, largely due to the enlistment of teachers in the Active Services and to the securing by teachers of more lucrative employment. However, no school was closed for more than a month because of a Board's inability to secure a teacher. Many former teachers who are married came to the assistance of the boards of trustees. It is estimated that more than 2,000 married women teachers were engaged in the profession during the year. In one inspectorate as many as 60 of these teachers were employed, and the average number for rural inspectorates reached the level of 25%. These teachers, due to their experience with children of their own and to their maturity of judgment, did excellent work. Their services during a critical time were much appreciated by the Department of Education, as well as by the boards of trustees. In addition, there were employed a considerable number of teachers qualified in other Provinces, also many teachers who hold expired Ontario Third Class certificates, a number of persons who failed at an Ontario Normal School, and a few persons who hold only academic standing in the Province. An unqualified teacher was permitted by the Department to teach in a school only for the school year. On December 5th, 1942, as many as 436 "permits" had been granted for the employment of unqualified teachers for the school year September, 1942, to June, 1943.

The scarcity of qualified teachers will probably continue for the duration of the war.

Salaries of County Rural Public School Teachers

A questionnaire was submitted to the rural county public school inspectors early in the autumn term of 1942. The following are the categories in which these salaries as reported have been classified:—

Salary Range	Counties		Districts		Total		Grand Total
	Male	Female	Male	Female	Male	Female	Male and Female
Less than $600				1		1	1
$600 but less than $650		4				4	4
$650 " " " $700		4		4		8	8
$700 " " " $750		37	1	4	1	41	42
$750 " " " $800	4	63	1	14	5	77	82
$800 " " " $850	11	356	2	86	13	442	455
$850 " " " $900	20	471	3	66	23	537	560
$900 " " " $950	72	1,348	12	234	84	1,582	1,666
$950 " " " $1,000	44	635	9	76	53	711	764
$1,000	141	1,210	25	265	166	1,475	1,641
Greater than $1,000	500	1,135	169	310	669	1,445	2,114

The Temporary Closing of Small Schools

At the close of the school year in June, 1942, the number of schools closed temporarily, because of low enrolment, stood as listed below. In most cases these schools have been closed by the action of the local board of trustees, but in a few cases the Minister of Education asked that the school be closed temporarily, as provided for under Section 87(1) of The Public Schools Act, which reads as follows:—

> "Where in any rural school section there are for two consecutive years less than eight persons between the ages of five and fourteen years residing therein, the Minister may direct that the public school of such section shall no longer remain open, and the same shall thereupon be closed until the Minister otherwise directs."

The following schools were closed temporarily during the year 1942:—

Inspectorate	Inspector	School	Enrolment
Carlton	T. P. Maxwell	No. 3 Torbolton	3
Carlton	T. P. Maxwell	No. 7 Marlborough	4
Frontenac North	T. J. Thompson	No. 4 Denbigh	
Frontenac North	T. J. Thompson	No. 1 Kaladar	6
Frontenac North	T. J. Thompson	No. 10 Kennebec	
Frontenac North	T. J. Thompson	No. 5 Palmerston	
Frontenac North	T. J. Thompson	No. 9 Sheffield	3
Frontenac South (1)	S. A. Truscott	No. 15 Loughborough	
Frontenac South (2)	F. P. Smith	No. 6 Wolfe Island	
Frontenac South (2)	F. P. Smith	No. 9 Wolfe Island	
Frontenac South (2)	F. P. Smith	No. 14 Wolfe Island	
Glengarry	R. O. Staples	No. 16 Kenyon	7
Grey East	L. L. Sinclair	No. 8 St. Vincent	
Grey East	L. L. Sinclair	No. 12 St. Vincent	
Grey East	L. L. Sinclair	No. U15 St. Vincent	
Grey East	L. L. Sinclair	No. 16 St. Vincent	
Grey East	L. L. Sinclair	No. U10 Sydenham	
Grey South	G. E. Pentland	No. 9 Artemesia	2
Haldimand	J. L. Mitchener	No. 12 Seneca	4
Hastings Centre	A. W. McGuire	No. 30 Tyendinaga	4
Hastings North	H. H. Loucks	No. 12 Herschel	3
Hastings North	H. H. Loucks	No. 10 Marmora	5
Hastings North	H. H. Loucks	No. 2 Sabine	5
Hastings North	H. H. Loucks	No. 9 Tudor	4
Huron North	J. H. Kinkead	No. 5 Turnberry	
Huron South	E. C. Beacom	No. 6 Tuckersmith	7
Kent	G. A. Pearson	No. 6 Howard	7
Lambton (2)	J. J. Edwards	No. 5 Warwick	1

Inspectorate	Inspector	School	Enrolment
Lanark	J. W. Barber	No. 17 Montague	7
Leeds (No. 1)	R. H. Roberts	No. 15 Crosby South	6
Leeds (No. 2)	E. Oakes	No. 17 Elizabethtown	......
Lennox	K. O. Birkin	No. 20 Camden East	6
Lennox	K. O. Birkin	No. 9 Fredericksburgh North	5
Lennox	K. O. Birkin	No. U3 Fredericksburgh South	8
Lennox	K. O. Birkin	No. 15 Richmond	5
Lennox	K. O. Birkin	No. 19 Richmond	4
Middlesex West	G. Young	No. 9 Adelaide	......
Middlesex West	G. Young	No. 14 McGillivray	6
Middlesex West	G. Young	No. U18 McGillivray	......
Middlesex West	G. Young	No. 3 Metcalfe	......
Middlesex West	G. Young	No. 5 Metcalfe	......
Northumberland and Durham	W. H. Carlton	No. 18 Clarke	6
Perth North	A. E. Nelson	No. 2 Maryborough	5
Perth South	G. N. Edwards	No. 3 Downie	7
Peterborough East	L. W. Copp	No. 9 Asphodel	......
Prescott and Russell	J. C. Webster	No. U9 Clarence	5
Prescott and Russell	J. C. Webster	No. 4E Longueuil	......
Prescott and Russell	J. C. Webster	L'Orignal Prot.-Sep.	6
Prince Edward	A. F. Brown	No. 16 Ameliasburg	5
Prince Edward	A. F. Brown	No. U4 Hillier	5
Prince Edward	A. F. Brown	No. 14 Marysburgh South	......
Renfrew South	H. Bolingbroke	No. U10 Admaston	......
Renfrew South	H. Bolingbroke	No. 5 McNab	3
Stormont	F. L. Barrett	No. 3 Roxborough	......
Victoria West	C. W. Lees	No. 8 Bexley	......
Waterloo (No. 1)	G. H. Dobrindt	No. 10 Wellesley	8
Welland East	Z. S. Phimister	No. 2 Willoughby	......
District Division I	R. S. McBurney	No. 1 Sturgeon Lake	......
District Division II	W. E. Eade	No. 1 Farrington	7
District Division IV	W. J. Judd	No. 1 Bankfield	......
District Division IV	W. J. Judd	No. U2 Forbes and Goldie	......
District Division IV	W. J. Judd	No. 1 Sturgeon River	......
District Division VI	W. MacMillan	No. 1 Township 27	......
District Division VI	W. MacMillan	No. U2 Townships 48 and 49	......
District Division VII	O. M. MacKillop	No. U2 Dryden and Falconbridge	......
District Division VII	O. M. MacKillop	No. U2 Louise and Lorne	......
District Division VII	O. M. MacKillop	No. 7 May	4
District Division VII	O. M. MacKillop	No. U2 Shedden and Victoria	......
District Division VII	O. M. MacKillop	Frood Mine P. S.	6
District Division VIII	S. Geiger	No. 4 Howland	4
District Division VIII	S. Geiger	No. U3 Parkinson and Grassett	5
District Division IX	W. F. Hiscocks	No. U1 Lowther and Landry	3
District Division IX	W. F. Hiscocks	No. 5 O'Brien	......
District Division XI	J. E. Horton	No. U1 Catherine and Pacaud	......
District Division XII	W. L. Lovell	No. 2 Coleman	......
District Division XII	W. L. Lovell	No. U1 Haultain and Nicol	......
District Division XII	W. L. Lovell	No. U1 Tyrell and Knight	......
District Division XIV	E. R. Underhill	No. U3 Bethune and Proudfoot	......
District Division XIV	E. R. Underhill	No. 6B Franklin	......
District Division XIV	E. R. Underhill	No. 4 McMurrich	......
District Division XIV	E. R. Underhill	No. 5 McMurrich (Reopened)	......
District Division XIV	E. R. Underhill	No. U7 Perry and McMurrich	5
District Division XIV	E. R. Underhill	No. U2 Sinclair	......
District Division XV	J. L. Moore	No. U1 Burpee and Ferguson	2
District Division XV	J. L. Moore	No. 5 McKellar	......
District Division XVII	A. Stouffer	No. 1 Dysart	9
District Division XVII	A. Stouffer	No. U1 Galway	2
District Division XVII	A. Stouffer	No. U7 Galway	4
District Division XVII	A. Stouffer	No. 3 Glamorgan	5
District Division XVII	A. Stouffer	No. 1 Harburn	3
District Division XVII	A. Stouffer	No. 10 Hindon	6
R.C.S.S. Division II	L. Carriere	R.C. No. 2 Dryden	4
R.C.S.S. Division X	H. J. Payette	R.C. No. U19 Harwich	......
		Total	93

Summary of Small Schools Closed

Closed before 1937	57	
Reopened	12	
		45
Closed in 1937	31	
Reopened	3	
		28
Closed in 1938	41	
Reopened	5	
		36
Closed in 1939	45	
Reopened	3	
		42
Closed in 1940	38	
		38
Closed in 1941	77	
Reopened	5	
		72
Closed in 1942	93	
Reopened	1	
		92
Total number closed		353

Teachers' Library

Beginning in February, 1938, the Department of Education opened for circulation in the Travelling Libraries Branch a reference reading library for teachers. It was expected that large numbers of teachers would make use of this library, but during the first year of operation of the library only 749 teachers were registered and the book circulation was only 1,199. In the calendar year 1941 some 1,596 teachers were registered, and the book circulation was 2,067; in the calendar year 1942, 2,019 teachers were registered and the book circulation was 2,354. The Teachers' Library now contains 1,043 books relating to teaching and to the work of the schools; others are being added from time to time. A book is loaned to a teacher for a period of three weeks and the postage both ways is paid by the Department of Education. Any teacher may secure membership in the Teachers' Library by making application to the Teachers' Library, Travelling Libraries Branch, Department of Education, Parliament Buildings, Toronto.

Correspondence Courses

The records of the correspondence courses conducted by the Department of Education during 1941-42 indicate that this was one of the most successful years since the courses were established. While the total enrolment of pupils, 2,249, was somewhat less than that of the previous school year, the number of lessons received, corrected and returned, viz. 63,703, exceeded that of the previous year by over 2,000. Wherever His Majesty's mails could reach by rail or air these courses have been made available to children of the isolated areas. For instance, these lessons have reached pupils who live as far north as Port Harrison, on the east coast of Hudson Bay.

As in former years, courses were also provided for bedfast patients in practically all the Sanatoria and Preventoria of the Province.

The war had its effect, too, on the personnel of the pupils. In many families in Northern Ontario the father and older sons have enlisted or have become employed in war industries. The families, left alone, have moved for the duration of the war into the nearest village where the children may go to school. In other cases, many boys and girls between the ages of fourteen and sixteen were compelled to forego school attendance in order to help out on the farm. A number of families became domiciled temporarily outside the Province due to the fact that their men folk had secured lucrative employment in war factories or on the Alaskan Highway. In these instances the enrolment of their children in the correspondence courses was continued for a limited period of time.

Ontario missionaries in Trinidad, Venezuela, Paraguay, Bolivia and the Belgian Congo are also provided with the courses in order that their children may follow the Ontario course of study. This service is greatly appreciated by them and they voluntarily pay for the text-books and supplies. The two children of Rev. G. P. Near, Kandale, District of Kuango, Belgian Congo, have received all their education by correspondence. One is now in Grade X and the younger one in Grade VI.

The results of the High School Entrance examinations last June, in respect of pupils taking the correspondence courses, were equally satisfactory. Thirty-seven candidates were recommended to the various Entrance Boards. Thirty-five were successful in receiving their Entrance standing.

Six hundred and fifteen pupils received promotion to a higher grade. Many pupils who were enrolled late in the school year, or who failed to complete their grade by the end of June, continued their courses in the following September. The results in Grades IX and X were the most satisfactory since the courses were begun, as is shown by the following tabulations:—

Subjects completed in Grades IX and X:

2 completed 8 subjects
2 " 7 "
5 " 6 "
12 " 5 " (an average year's work)
20 " 4 "
12 " 3 "
20 " 2 "
12 " 1 subject

Pupils completing fewer than four subjects were either completing the grade in which they were enrolled or were enrolled later in the school year and failed to complete all the subjects they had undertaken.

The staff of the correspondence courses consists of twenty full-time teachers, who read, correct, explain and grade the lessons.

The Department, through the correspondence courses, also supervises the recently introduced courses of the Canadian Legion for enlisted men in Introductory English, Social Studies and Elementary Arithmetic.

Railway School Cars

There has been no change in the teaching staff of the Railway School Cars, with the exception of the car on the T. & N.O. Railway where Mrs. McKay is taking the place of her husband, who has enlisted in the Army. In 1926 these schools came into being to meet a long-felt need in the northern districts. Mr. McNally, on the C.P.R. School Car running from Cartier to Chapleau, and Mr. Sloman on the C.N.R. School Car whose route extends from Capreol to Foleyet, are the pioneer teachers on these cars. Now there are seven cars. Not only do they provide education from Grades I to X for the children, but in other ways these schools are an asset to the districts through which they travel. The percentage attendance is high in spite of many unfavourable circumstances; one teacher, in explaining the absence of three pupils (aged 9, 9 and 10 years), wrote that "in a blinding snow storm at a lonely spot, ten o'clock at night, the engineer failed to see the children trying to flag his train to take them to the school car." This illustrates quite well the spirit of the children of the North.

Health Teaching and School Medical Inspection

The campaign for school health supervision in the smaller urban and rural municipalities has produced unexpected support during the year 1942. While welcomed, this manifestation of popular interest in what must be considered to be an essential part of any community health programme comes at a time when trained personnel to meet these demands is not easy to obtain. However, while the situation can and will be met, it may be necessary to give serious consideration to the co-ordination of public health nursing services in those centres in which such services are carried on under the auspices of two different departments of local government. Where we are vitally concerned with a proportionate distribution of suitable personnel trained in public health between the Armed Forces and the civilian population, adjustments heretofore not considered may be necessary.

Radio Receiving Sets in Schools

There are 432 urban public and separate school buildings and 248 rural public and separate school buildings in the Province which have radio receiving sets. In addition to the above, there are many schools where the teachers and pupils bring their own sets to school to listen to special programmes, and several schools have loud speaker attachments. The Department of Education has co-operated with the Canadian Broadcasting Corporation in the sponsoring of musical and other educational programmes.

Interchange of Teachers

The following exchanges were arranged for the school year 1942-43:—

ELEMENTARY SCHOOLS:

Ontario Teacher	*Exchange Teacher*
Thelma F. Dixon 106 Ferguson St., North Bay (Dr. Carruthers P.S.)	Josie B. Geldart 112 Oxford St., Halifax, N.S. (Halifax P.S.)
Mildred V. Palmer 17 Chesterhill Rd., Toronto (Toronto P.S.)	Laurel M. Rowntree 5710 Willingdon Place, Vancouver, B.C. (Vancouver P.S.)
Marjorie L. Reed 102 Tyndall Ave., Toronto (Toronto P.S.)	Margaret Davies 5596 Fleming St., Vancouver, B.C. (Vancouver P.S.)

SECONDARY SCHOOLS:

Ontario Teacher:	*Exchange Teacher*:
Wilma B. Murray 1666 Queen St. W., Toronto (York Memorial C.I.)	Esther Harrop 93 Isabella St., Toronto (Vancouver High Schools)

Visual Education

In the Visual Education Branch of the Department a library of lantern slides and 16 m.m. moving picture films, both silent and sound, is maintained. These instructional films and lantern slides are used exclusively for educational purposes in connection with schools, and are supplied on the application of school principals. No covering or rental charge is made for this service, the borrower being required to pay only the express charges on the receipt of the shipment.

At present there are upwards of 200 sound films, 60 silent films and 80 sets of lantern slides for distribution. Over three hundred schools have obtained films and slides for instructional use this past year. It has been ascertained recently that there are 140 sound projectors, 116 silent projectors, as well as many projection lanterns in the schools of the Province. Due to priorities it is not possible for school boards to purchase projection machines at the present time.

Religious Instruction in the Public Schools

During the past three years there has been an increasing demand in all parts of the Province for a greater measure of religious instruction in the public schools. Clergymen have made much greater use of the regulation which permits them to give religious instruction to the pupils in the schools before and after school hours. A survey made in 1942 showed that 852 clergymen were giving religious instruction in the public schools under Regulation 13(3) of the General Regulations; that 788 public school boards were making provision for this instruction, and that pupils of 1,909 classrooms were receiving such instruction.

The War Effort of Ontario Schools

If the sum total of war effort of the elementary and secondary schools were known accurately it would doubtless reach a surprising amount in money value, and a huge total in the numbers of articles sent overseas and donated to the various war organizations in the Province and the Dominion. Some local publicity is given to the war work of the schools in each community, but because of the various methods used in different localities it is very difficult to make a survey for the Province as a whole, and to estimate a grand total.

In the early salvage campaigns for paper, bones, grease, rubber, metals and all forms of scrap under the direction and urge of the inspectors the schools were very largely responsible for the successful results. No body of persons gives a more willing and more thorough type of voluntary service than the teachers and pupils. In the recent intensified campaigns for the sale of Victory Bonds, War Savings Stamps and War Savings Certificates the schools assisted greatly in the publicity for the campaigns and in the actual purchase and sale of bonds and certificates.

The Statistician of the Ontario Department of Education, after an exhaustive survey, gives below a very close approximation of the war effort of the elementary schools of Ontario from the beginning of the war to the end of June, 1942:—

Cash Donations:	
1. Red Cross (including Junior Red Cross)	$165,959.00
2. War Savings (Stamps, Certificates and Victory Bonds)	2,201,150.00
3. Purchase of Equipment	19,405.00
4. Purchase of Clothing, Medical Supplies, etc. (ready-made or for processing)	18,407.00
5. Donations for Special Funds (B.W.V.F., Queen's Fund, etc.)	161,101.00
6. Any other purchases or donations of money	47,429.00
Total	$2,613,451.00

NON-CASH DONATIONS:

1. Clothing donated or made (number of articles)	125,581
2. Food donated (estimated money value)	$8,828.00
3. Salvage collected and turned in, not sold (weight in tons)	3,642
4. Any other donations (estimated money value)	$28,506.00

During the closing four months of 1941 the pupils of the elementary schools of Ontario were purchasing War Savings Stamps at the rate of $125,000.00 per month. Better organization since that time leads to the estimate that the rate of purchase is now considerably above $160,000.00 per month; it is hoped that this rate will be greatly exceeded in 1943.

Conclusion

The year was a very busy one for all connected with the elementary schools. In addition to the regular programme a number of special activities occupied the attention of all the public and separate schools. In February and March the first Junior Red Cross campaign resulted in the contribution of $29,781.60 for war and health purposes.

A programme of more than usual significance was prepared and given on Empire Day, May 23rd, the Minister having provided for the use of the teachers a most attractive and helpful booklet programme related closely to the successful conduct of the war and the great part being played by the Empire in general and by Canada in particular.

Early in the autumn term a Navy League campaign through the schools produced $32,532.14 for use in providing comforts and necessities for those in our Navy and Merchant Marine services. It is further estimated that the pupils of the elementary schools averaged more than $125,000.00 per month in the purchase of War Savings Stamps and War Savings Certificates. Constantly throughout the year the schools were playing their part in many ways in the successful prosecution of the war. The inspectors and teachers responded willingly and effectively in all the additional activities of the schools and, at the same time, maintained the high standards of the classroom programme.

Contributions to this review of the year's work in the elementary schools have been made by a number of officials. Their assistance and co-operation throughout the year and their valuable contributions to this report are gratefully acknowledged.

V. K. Greer,
Chief Inspector of Public and Separate Schools.

Toronto, Jan. 25th, 1943.

SECONDARY SCHOOLS

I have the honour to submit herewith the reports of the High and Continuation School Inspectors and the Director of Vocational Education, for the school year 1941-42.

G. F. Rogers,
Chief Inspector of Secondary Schools.

Toronto, January 25th, 1943.

1. COLLEGIATE INSTITUTES, HIGH SCHOOLS AND CONTINUATION SCHOOLS

In the school year 1941-42 the total number of teachers in the Collegiate Institutes, High Schools and Continuation Schools of Ontario was 3,355, which is 87 fewer than that of the previous year. The total enrolment of pupils dropped from 76,632 in May, 1941 to 72,568 in the same month of 1942. It will be seen that the average number of pupils for each teacher is slightly lower in the latter year.

The decrease in the number of pupils is probably attributable in part to the economic conditions of a number of years ago and in part to the greater opportunities for employment during the war years. The withdrawal of teachers for service in the armed forces accounts for the major portion of the decrease in their number; by the end of June, 1942 approximately 559, including 26 women, had enlisted. Of these, five had been killed on active service and one is a prisoner of war.

According to the provisions of Circular 27, pupils were again granted Departmental certificates if they enlisted for active service or were employed for a period of at least thirteen weeks on a farm or in a plant engaged in processing food; 4,421 thus obtained Middle School and 3,628 Upper School standing. These numbers are respectively 14% and 30% of the total number of candidates. The Department of Labour estimated that 20,000 secondary school pupils, half of them girls, were employed on farms during the 1942 season.

As in the previous year, the secondary schools responded generously to appeals on behalf of the war effort. In many schools pupils made ingenious displays to set forth the needs of each fund and to indicate the progress of the particular campaign. From the beginning of the war, until June 1942, the cash donations to such causes as Red Cross, War Savings, purchase of medical supplies and other equipment, and War Relief reached a total of $1,159,979.00. In addition to this, large quantities of clothing and of food were donated and a large amount of salvage was collected.

In a number of schools, initiative was displayed in the introduction of courses connected with Civilian Protection and other phases of Defence Training. Lessons in these were held either during the school day or after the regular hour of closing. In many schools the matter of the safe accommodation of pupils during air raids was considered and drills were held. It is recalled that in one school, at least, an air raid shelter showing the details of construction was successfully completed in the school yard.

During the year the growing interest of communities in Medical Inspection was evidenced in discussions held during meetings of the Inspectors with School Boards. This interest is probably in part traceable to the introduction of the Health course in Grades IX and X and in part to the results of the medical examination of applicants for service in the armed forces. In several centres, a more or less comprehensive form of medical examination was introduced into the secondary schools. This examination by a local doctor was, as a rule, followed up by health guidance given by a qualified public health nurse who spends a portion of each week in the school.

R. W. ANGLIN,
A. J. HUSBAND,
W. A. JENNINGS,
A. G. HOOPER,
S. D. RENDALL,
R. H. WALLACE,
G. L. GRAY,
T. KENNEDY,
C. W. ROBB,
H. LEMIEUX.
} *Inspectors*

Toronto, January 20th, 1943.

2. VOCATIONAL EDUCATION

Last year my report dealt largely with the war activities of the vocational schools, and emphasized the important contribution made by these schools in connection with the pre-employment industrial war classes and the special courses provided for the Navy, Army and Air Force. The story was outlined in considerable detail as a permanent record of the remarkable invasion of the schools by adult workers, sailors, soldiers and airmen. For the first time in their history, the vocational schools of the Province had been called upon to play a direct and important part in training men and women industrial workers and the technical personnel for carrying on a great war. That the experiment was considered to be a success is attested by the fact that the Dominion Government has urged the Department to continue the services so long as the need exists. It is also significant that vocational training is regarded as an indispensable part of all plans for post-war re-establishment and rehabilitation.

It will be recalled that under the Dominion-Provincial War Emergency Programme Ontario contributed (chiefly through vocational schools) over 50% of all the categories of trainees registered. This is naturally a cause for keen satisfaction to all concerned. A brief summary of the contribution of the vocational schools to the Armed Services follows.

Training of Service Personnel

Early in the summer of 1940, when the War Emergency Programme was inaugurated, requests were made to the Dominion Government by widely separated sections of the country to provide facilities for training certain types of tradesmen for the local units of the active army. The Provinces readily undertook the work, and in Ontario the vocational schools were immediately called upon to expand their programme to include this service. The training at first was on a comparatively small scale, and up to the end of 1940 only a few hundred men had participated. Towards the end of the year a formal request was made by Military Headquarters, through the Department of Labour at Ottawa, for an extension of the training facilities, and in January, 1941, arrangements were made by which larger groups were admitted to classes for training as blacksmiths, carpenters, artificers, stokers, draughtsmen, electricians, fitters, tinsmiths and welders. Up to the end of March, 1941, 3,193 enlisted men had received instruction, of whom 1,285 (or 40%) were trained in Ontario. For the year ending March, 1942, 33,312 were trained for the Navy, Army and Air Force; 11,811 (or 35%) were from Ontario. By this time the classes included instruction, not only in trade skills, but also in higher mathematics and physics. Out of a total of 37,038 men trained for the three Armed Services from the commencement of the scheme in 1940 to March, 1942, 13,096 (again 35%) were trained in the vocational schools of Ontario or under Provincial auspices. A summary is given below which shows the comparative cumulative enrolment, including those from the Armed Services, in industrial war classes, as between the Dominion and Ontario, to the end of March, 1942.

Enrolment in War Emergency Classes to March 31, 1942

	Dominion	Ontario	Ontario Percentage
Pre-Employment Classes	60,777	39,909	66
Classes for Employed Persons	3,924	1,835	47
R.C.A.F.	15,407	4,412	29 } 35%
Army and Navy	21,631	8,684	40
	101,739	54,840	54

Other War Activities

The contributions of the pupils and the teachers towards every form of war endeavour have been most praiseworthy, and a lively interest is sustained in all matters related to the prosecution of the war. With the encouragement of the Department girls' classes have participated in sewing and knitting for the Red Cross and other war organizations, and (at the time of writing this report) the school workshops throughout the Province are engaged in turning out thousands of model aeroplanes to be used for aircraft recognition purposes in the three Armed Services. War funds have been collected in many schools, and the pupils also donate clothing and other articles for the Red Cross, the I.O.D.E., war refugees and bombed victims. While figures are not available regarding the total war contribution it is gratifying to report that war savings campaigns and drives for the salvage of rubber, metal, newspapers, books, magazines, etc., have been organized in all vocational schools.

THE DAY VOCATIONAL CLASSES

Notwithstanding the heavy demands of the war programme the day school curriculum has been carried on with marked success. In vocational schools the general course of the first year is followed by specialized training during the three subsequent years in five different departments—industrial, commercial, agricultural, art and home economics. For students wishing to matriculate into Faculties of Engineering, Commerce or Household Science, Grade XIII general courses are also provided. The graduation diploma granted by the Department of Education at the end of Grade XII fulfils the Middle School requirements for admission to these faculties, and the courses of study in Grade XIII include those Upper School subjects which must be taken by prospective matriculants in addition to the diploma courses. Pupils in all courses are required to take English, social studies and the new course in defence training, health and physical education.

The Industrial Course for Boys

This course is concerned with practical preparation of young men for employment as tradesmen in industry. As already pointed out it has been invaluable as a nucleus from which war workers have been obtained. The course extends over four years, and successful graduates are automatically awarded the Ontario Secondary School Graduation Diploma. The purpose of the course is to provide the pupil in the first year with a broad academic background and also with an introduction to a variety of trades, in order that he may be in a position subsequently to choose a particular field in which to specialize. The second year comprises a combination of the practical work of the first year with extra time devoted to the selected trade. In the third and fourth years the pupil specializes in his particular field and devotes from 50% to 60% of his time to practical subjects.

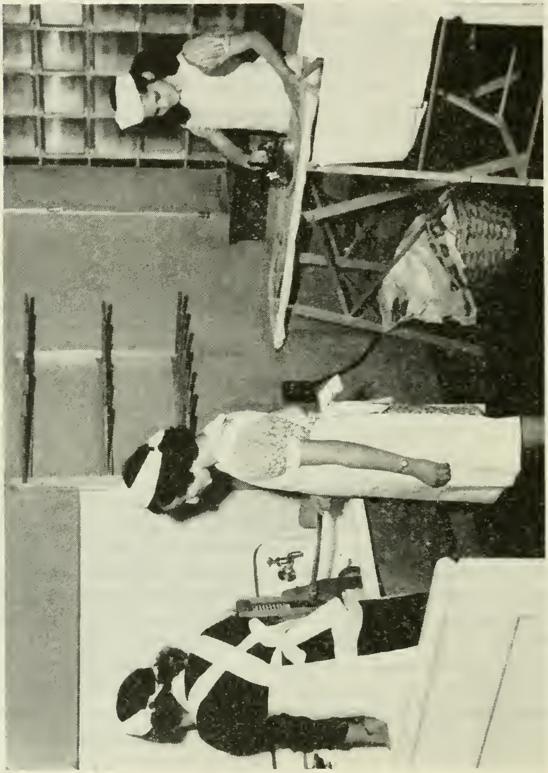
The courses in the larger schools include carpentry and cabinet making, mechanical draughting, machine shop practice, motor mechanics, architecture and building construction, industrial chemistry, practical electricity, electrical construction, printing and press work, pattern making and foundry practice, plumbing and sheet metal work. The smaller schools select the subjects best suited to meet local needs. The Central Technical School, Toronto, offers special courses in aircraft mechanics, fine-instrument work, watchmaking, food administration, etc., which are not financially practicable in the smaller schools.

The Vocational Course for Girls

Quite apart from employment in war industries, a wide range of occupations is opening up for girls who have training in what is generally known as home economics. A four-year course in home economics which parallels the industrial course for boys has been developed. It provides the usual foundation of a broad general education and at the same time affords an opportunity for specialization in such work as cooking, housekeeping, cafeteria management, institutional cooking, institutional management, food administration, dressmaking, millinery, machine operating, costume designing and industrial design. Girls graduating from this course are also awarded the Ontario Secondary School Graduation Diploma, which is recognized as the equivalent of junior matriculation.

The Commercial Course

Commercial departments are planned in most of the schools to meet the needs of those looking forward to employment in business occupations. The commercial programme includes a general academic education and special training in the subjects directly related to commercial pursuits, such as typewriting, stenography, bookkeeping, penmanship and business practice. Pupils specialize as accountants, secretaries or salesmen, or prepare for matriculation into University Faculties of Commerce and Finance. Those who successfully complete the four-year commercial course receive the Secondary School Graduation diploma. The course is strong in commercial mathematics. Many graduates



Courtesy Toronto Board of Education

Home Economics

subsequently receive degrees in Commerce and Finance, and are in demand for the actuarial departments of insurance, banking and other financial institutions.

The Agricultural Course

For students who expect to be engaged in farming, dairying, stock raising, fruit growing or gardening, a number of vocational schools and high schools in semi-rural areas have provided special vocational agricultural departments, in which the study of scientific and practical agriculture takes the place, largely, of the industrial course which is offered in strictly urban centres. These courses are also accepted by the Department for diploma standing. Schools or departments of this type are established at Beamsville, Renfrew, Ridgetown, Kemptville, Simcoe and Stamford. The curriculum provides a sound general education and special instruction in the processes and operations which are fundamental to all agricultural occupations. In many cases pupils are prepared for admission to the Ontario Agricultural College.

The Art Course

Courses in practical art extending over four years are provided in only the larger centres. The training in art is not intended to be purely cultural, but is designed for pupils who have shown a special talent in this line and who desire, in addition to completing a diploma course, to obtain employment in the field of art. Apart from a general academic training the pupils receive an extensive education in art appreciation, painting and sculpture, and instruction in many commercial branches of art such as illustrating, lettering, designing, modelling, fashion drawing, figure drawing and textile design. Careers are thus made possible, not only in the limited sphere of painting and sculpture, but also in the wider field of industrial art and design.

GENERAL SHOP AND HOME ECONOMICS IN SECONDARY SCHOOLS

General Shop

As was mentioned in last year's report a serious shortage of general shop teachers is developing, due to the competition of war industry and to enlistment in the Armed Forces. Industrial concerns are offering considerably higher salaries than school boards are in a position to pay, and, as a consequence, the profession has been deprived of many of its best teachers. With the handicap of inexperienced and insufficiently trained instructors the standard of work has naturally suffered. Certain centres will not be able to continue shop courses during the school year 1942-43; others have decided to carry on next year with the assistance of local carpenters for whom temporary "permits" have been granted. It is, nevertheless, gratifying to record that enthusiasm runs high in the schools which have not been deprived of their teachers, and that a high standard of work has been maintained. Boys graduating from these schools and entering industries are being given credit for their skills and advanced training, and the employment of such boys is, in many cases, of decided advantage to the industries themselves. Industrial organizations all over the Province are taking an active interest in the content of the course of study, and in some instances are offering suggestions of practical value. In consequence of the demand for workers, boys who exhibit a natural aptitude in manual skills are being trained with the definite object of entering industrial employment. Manual training is thus justifying itself as an important factor in vocational guidance.

Home Economics

Although the shortage of teachers in home economics during the past year has not been so pronounced as in the case of general shop work the outlook for the future is not bright in view of probable marriages of teachers of this subject and of the increasing number of enlistments in His Majesty's Forces. Losses through withdrawal of teachers who have married constitute a perennial problem; but the situation has been further complicated by the call of the Services for educated women to act as dietiitians and technicians of all kinds.

In general home economics staffs are to be commended for the work performed during the year. The standard of instruction has been maintained at quite a high level. In some schools where the subject has been introduced for the first time there is a marked tendency on the part of pupils to ask for the home economics option in the higher grades of the general course. Your inspectors look forward to the time when there will be a definite demand for classes in home economics in all secondary school grades. One of the drawbacks in promoting this subject during the war is the difficulty of obtaining the necessary equipment. Heavy items, such as stoves, washing machines, refrigerators and sewing machines, have been "frozen" for the "duration" and are practically unobtainable.

During the school year 1941-42, 105 boards provided instruction in general shop work in 112 schools, and in home economics in 122 centres.

Manual Training and Home Economics in Public and Separate Schools

Local inspectors report the same difficulty as the secondary schools have experienced in obtaining qualified teachers to carry on these subjects in the elementary schools, but the quality of the work performed under adverse circumstances is quite commendable.

The following table shows that the number of schools offering these courses has slightly increased over the previous year.

	Number of Centres		
	Manual Training	Home Economics	Total
1940-41 Urban Scheme	148	168	316
1941-42 " "	181	195	376
1940-41 Rural Scheme	331	285	616
1941-42 " "	325	297	622

Comparative Statistics for Vocational Schools and Departments

	1940-41	1941-42
Number of Schools—Day	62	62
Number of Schools—Evening	49	50
Number of Pupils—Day	30,967	28,632
Number of Pupils—Evening	32,135	33,388
Number of Teachers—Day	1,684	1,614
Number of Teachers—Evening	1,045	1,043
Government Grants	$1,079,818	$1,341,499
Municipal Expenditure (Net)	$5,283,589	$5,170,205

General Remarks

The record of graduates from Ontario vocational schools substantiates the view of those who believe that technical training prepares young people for a life of worth-while service. Evidence is available in proof of the contention that pupils who have received a practical education meet with remarkable success, not only in the world of industry, but in many other activities of life. A number of graduates from one well-known Ontario school, in which a record was kept over a number of years, rose to positions of the highest responsibility. These graduates included several types of professional engineer; a university professor; business and personnel managers; technical salesmen; tool and die makers; as well as skilled craftsmen in almost every conceivable trade. Such a record is not uncommon in the field of vocational education. The training given in the school, supplemented by practical experience, produces citizens of the highest character, technical skill and general capacity. These citizens constitute one of our greatest national assets.

F. S. Rutherford,
Director of Vocational Education.

Toronto, January 20th, 1943.

PROFESSIONAL TRAINING

Normal School Attendance

Normal School	Number of Students						
	1940-41	1941-42			1942-43		
	Total	Men	Women	Total	Men	Women	Total
Hamilton	123	7	103	110	5	102	107
London	128	24	148	172	10	111	121
North Bay	84	6	78	84	1	63	64
Ottawa	104	15	101	116	7	106	113
University of Ottawa (1st)	23	16	14	30	8	12	20
University of Ottawa (2nd)	173	13	104	117	11	82	93
Peterborough	81	14	79	93	5	83	88
Stratford	103	16	92	108	20	90	110
Toronto (1st)	291	38	236	274	22	189	211
Toronto Primary Specialist	21	....	8	8	....	11	11
Totals	1,131	149	963	1,112	89	849	938

In September, 1940, 104 applicants who held but eight of the required nine Upper School papers were permitted by special regulation to enter Normal School. In September, 1941, 76 applicants, and in September, 1942, 185 applicants were thus admitted. These wartime entrance requirements are being continued for the school year 1943-44. Provision has also been made whereby applicants who hold seven of the required nine Upper School papers may enter for that session; on successfully completing the course these students will be granted a deferred First Class certificate, which will become an Interim First Class certificate when the requirements for either wartime or regular admission have been fulfilled.

Medical Inspection of Training Schools

All applicants to Training Schools are required to submit to a medical examination before they are finally accepted. In 1937-38 seventeen applicants were rejected; in 1938-39 twenty-seven; in 1939-40 twenty-six; in 1940-41 thirteen; in 1941-42 seventeen; in 1942-43 nine. Applicants suffering from physical handicaps of a less aggravated nature are permitted to enter on signing a "consent," waiving claim to a disability pension under The Teachers' and Inspectors' Superannuation Act. In 1939-40, two signed waivers; in 1940-41, seven; in 1941-42, thirty-eight; in 1942-43, forty-nine.

Cost of Medical Inspection, 1941-42

Amount paid physicians for medical examinations: 1,118 at $4.00		$4,472.00
Amount paid hospitals and radiologists for X-ray films		606.00
Amount paid for consultants obtained by the Medical Board		245.00
Amount paid nurses re medical examinations		223.58
Refund of fees to students excluded by the Medical Board		14.00
Fees paid by students	$2,245.00	
Amount paid by Teachers' and Inspectors' Superannuation Commission	1,657.79	
Amount paid by Ontario Government	1,657.79	
	$5,560.58	$5,560.58

Exchange

In September, 1942, Mr. A. F. Hansuld, exchange Inspector at the Stratford Normal School, was appointed Public School Inspector, Waterloo No. 2. Mr. E. C. Beacom, Inspector, Huron South, was transferred on exchange to replace Mr. Hansuld. Mr. E. H. McKone, of the London Normal School, was placed on exchange as Acting Inspector, Huron South. In September, 1941, Mr W. K. F. Kendrick, of the staff of the Toronto Normal School, was placed on exchange as Inspector, Simcoe South, and was continued in that position for the following year. In September, 1942, Mr. R. H. Roberts, Inspector, Leeds, was transferred to the staff of the London Normal School, replacing Mr. McKone. The policy of exchanging Normal School Masters and Inspectors is working to the decided advantage of both branches of service.

Changes in Staffs

In addition to those recorded above the following changes occurred on the staffs of the several Normal Schools of the Province:—

Frank Arthur Jones, B.A., M.A., D.Paed., retired August 31st, 1942. Dr. Jones was born in Northumberland County. He graduated from the Ottawa Normal School, winning the Governor General's Gold Medal; obtained B.A. and D.Paed. degrees from Queen's University, and an M.A. degree from the University of Chicago. After serving for three years as Principal of Smith's Falls Public Schools he was appointed, in 1900, to the staff of the Normal-Model School, Ottawa, and was connected with that institution for the next forty-three years—seven years as teacher in the Model School, seven years as Headmaster of the the Model School, twelve years as Master in the Normal School, and sixteen years as Acting Principal or Principal of the Normal School. During these forty years of teacher-training service Dr. Jones has exercised a profound influence on the development of elementary education in Ontario and more particularly in the Eastern Counties. The high esteem in which he is held by the members of the profession throughout the Province is evidenced by the fact that he was elected to the Presidency of the Ontario Education Association for the current year.

On September 1st, 1942, F. Stanley Rivers, B.A., B.Paed., was appointed to the Principalship of the Ottawa Normal School. Mr. Rivers is a native of Bruce County. He gained his B.A. degree at Victoria College, University of Toronto, winning the Prince of Wales Silver Medal, and his professional certificates and B.Paed. degree at the College of Education, following which he was on an exchange scholarship at the University of Edinburgh. He served on the staff of the Owen Sound Collegiate Institute for three years, as Principal of Victoria Public School, Owen Sound, for four years, as Master in the North Bay Normal School for nine years, as Inspector of Public Schools, Kirkland Lake, for one year, and as Executive Secretary to the Canadian Council of Education for Citizenship for two years.

In September, 1942, Miss M. L. McCready, who had rendered valuable service as Librarian in the Hamilton Normal School for thirteen years, resigned and was succeeded by Miss Elizabeth St. John, Assistant Librarian of the Toronto Normal School.

In September, 1942, Miss Isabel Davidson resigned from the staff of the London Normal School, where for eight years she had effectively conducted the department of Home Economics. She was succeeded by Miss Grace Conover from the staff of the Toronto Normal School.

In September, 1942, Mr. M. H. Park, of the Peterborough Normal School, and Mr. F. B. Smitheram, of the Toronto Normal School, exchanged duties.

In January, 1943, Miss M. Clifford, of the Ottawa Normal School, was granted sick-leave. Miss M. G. N. Irving, of the Hamilton Normal School, was asked to undertake the duties of Miss Clifford during her absence.

In January, 1943, Col. Stanley Watson was, on account of ill health, released from service with the Military Forces, and returned to the staff of the Toronto Normal School.

In January, 1943, Miss H. B. Mitchell, after ten years of service as Instructor-Librarian on the staff of the North Bay Normal School, retired. Her place was taken by Miss Elizabeth Mitchell from the staff of the Toronto Normal School.

Ottawa Normal School

In September, 1942, the Department of National Defence made urgent request for the use of the Elgin Street School in which the Ottawa Normal School had been housed following the taking over of the regular Normal School building by the Dominion Government in 1940. Through the co-operation extended by the Ottawa Public School Board quarters were secured in the Mutchmor Public School, and the Normal School was transferred to its new location for the session of 1942-43.

H. E. Amoss,
Director of Professional Training

Toronto, January 28th, 1943.

FRENCH INSTRUCTION

The French-speaking Inspectoral Staff

Resignation:

Dr. Louis Charbonneau, M.A., B.Paed., Ph.D., tendered his resignation as Inspector of Public and Separate Schools for the District of Sudbury, in February, 1942, to enter the Federal Civil Service at Ottawa. Dr. Charbonneau, a native of Prescott County, Ontario, began his teaching career in 1916 in the Province of Saskatchewan, where he was successively assistant and principal of both elementary and secondary schools. From 1923 to 1927 he acted as Master in the University of Ottawa School of Pedagogy. In 1927 he was appointed Inspector of Public and Separate schools in Russell County and later served the Department of Education as Normal School Master, Editor of French Textbooks, and again as School Inspector. Dr. Charbonneau has given the best years of his life to the cause of education and is held in high esteem by a large circle of friends. His former colleagues wish him continued success in his new field of endeavour.

Transfer:

Dr. Rémi Millette, M.A., B.Paed., Ph.D., was transferred in May, 1942, from Cochrane to Sudbury, to succeed Dr. Charbonneau.

Appointments:

Mr. François Moreau, B.A., B.Paed., Assistant in the Office of the Chief Inspector, was appointed in April, 1942, Inspector of Public and Separate Schools, with residence at Cochrane.

Mr. Joseph Beaulieu, Mus. Bac., of Ottawa, was appointed in November, 1942, Assistant Supervisor of Music in the Department of Education.

Teachers' Training and Qualifications

In 1941-42 there were 144 teachers-in-training at the University at Ottawa Normal School, 28 of whom were enrolled in the First Class course, and 116 in the Second Class course. As a result of the term and final examinations 26 students were awarded First Class teachers' certificates, and 105 obtained Second Class certificates.

The following table shows the number and percentage of Ontario French-speaking elementary school teachers holding First or Second Class certificates in November, 1942, and the progress made in this regard since 1929:—

	1929	1938	1939	1940	1941	1942
Total number of French-speaking teachers in Elementary Schools................	1,087	1,316	1,390	1,416	1,438	1,441
Number of above teachers holding I or II Class certificates.....................	273	1,135	1,271	1,311	1,307	1,274
Percentage of French-speaking teachers holding I or II Class certificates...........	25.11	86.24	91.43	92.58	90.89	88.41

Grade-Enrolment Distribution of Pupils in Elementary Schools

The following comparative table for the years 1938, 1939, 1941, and 1942, shows the marked progress which has been achieved, during the period under review, in the grade-enrolment distribution of French-speaking classes in all elementary schools:—

Separate and Public Schools

Grade	1938		1939		1941		1942	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I	11,216	23.66	8,955	18.16	8,676	17.25	7,648	17.39
II	6,992	14.75	7,148	14.49	7,021	13.96	6,245	14.20
III	4,974	10.49	6,631	13.45	6,938	13.80	5,979	13.59
IV	5,548	11.71	6,364	12.90	6,454	12.84	5,842	13.28
V	5,828	12.30	5,883	11.93	6,166	12.26	5,275	11.99
VI	4,775	10.07	5,136	10.41	5,226	10.39	4,528	10.30
VII	3,764	7.95	4,018	8.15	4,141	8.23	3,747	8.52
VIII	2,913	6.15	3,436	6.97	3,902	7.75	3,191	7.25
IX	727	1.52	893	1.81	915	1.82	795	1.81
X	443	.93	587	1.19	605	1.20	471	1.07
Auxiliary Classes	217	.46	268	.54	252	.50	265	.60
Totals	47,397	100.00	49,319	100.00	50,296	100.00	43,986	100.00

The drop in the total enrolment from 50,296 in 1941, to 43,986 in 1942, is due to two causes: (1) The setting up in 1940-41 of an additional English-speaking separate school inspectorate in Northern Ontario, into which were transferred English-speaking sections of mixed schools, which, prior to 1942, were included in the French-speaking inspectors' Annual Age-Grade reports; (2) The movement of a large number of French-speaking families from mining and other centres to wartime industrial places where French-speaking classes were not yet organized.

It is encouraging to note in the above statistics that: (1) The many repeaters, who, before 1939, swelled considerably the enrolment of the Grade I classes, have gradually disappeared. This improvement was made possible by revising the programme of studies for the Grade I classes and by urging school boards to place these classes under well-qualified and experienced teachers. (2) The enrolment in each of the first six grades of the elementary schools is now almost normal. (3) The percentage of enrolment in the Grade VIII classes has increased from 6.15, in 1938, to 7.25, in 1942.

Although the present war period may render the task more difficult, it is confidently expected that, through a continued effort on the part of teachers and inspectors, the enrolment in the Grade VIII classes will attain approximately 10 per cent of the total school enrolment within the next few years.

Note: The usual statistical tables have been omitted this year.

Secondary School Classes

The following table shows the number of French-speaking students enrolled in December, 1942, in the advanced French courses of Collegiate Institutes, High, Continuation, and Vocational Schools under the supervision of the Department of Education.—

SCHOOL	GRADE					
	IX	X	XI	XII	XIII	Total
Alexandria High	18	10	14			42
Cochrane High	6	4	1	2		13
Cornwall Collegiate and Vocational	66	32	12	1	1	112
Embrun High	21	14	14	9	4	62
Espanola Continuation	2	3				5
Hawkesbury High (for French-speaking Pupils)	46	25	31	14		116
Hearst High	6	2	1			9
Kapuskasing High	26	12	8	7		53
Kirkland Lake Collegiate and Vocational	20	15	5	3	1	44
Mattawa High	8	8	3	4		23
Ottawa Technical	53	50				103
Paincourt Continuation	10	8	8	8		34
Penetanguishene High	25	10	13	4		52
Plantagenet High	23	19	17	15	7	81
Rockland High	26	18	12	5	1	62
Smooth Rock Falls Continuation	17	5	2			24
Sturgeon Falls High	32	36	16	11	7	102
Sudbury High and Technical	35	15	13	10	6	79
Tilbury High	6	2				8
Timmins High and Vocational	70	39	16	6	3	134
Vankleek Hill Collegiate	15	9	3	2		29
Totals	531	336	189	101	30	1,187

NOTE:—The absence of students in the higher grades of some of the above schools is due to the fact that the advanced French courses were just recently established in those schools.

Two High Schools were added during the year to the list of secondary schools attended by French-speaking pupils: Alexandria High School and Hearst High School. In Alexandria a French-speaking section, comprising to date Grades IX, X, and XI, was organized in September, 1942. The new High School in the Town of Hearst was established at midsummer, 1942. It is hoped that similar action will be taken in the near future in some other French-speaking centres of the province, in order that all pupils may enjoy equal opportunity in the matter of secondary school education.

The total enrolment of 1,187 French-speaking students in the secondary schools, although slightly lower than in 1941 (1,249), compares favourably with the totals reported for 1938 (839), for 1939 (1,027), and for 1940 (1,102). There are, besides, some 2,500 French-speaking students who are pursuing their studies in the Grade IX and Grade X classes of the elementary schools, and in private schools. Some of the latter are inspected by the Department of Education for the purpose of accepting, or not accepting, the teachers' recommendation in respect to pupils who are candidates for middle school certificates.

The following paragraph, which appeared in last year's report, stands repetition:

> "Although much satisfaction is derived from the progress made so far, it is yet evident that much remains to be done throughout the province in order to raise the percentage of the French-speaking secondary school enrolment from the present 6 or 7 per cent to at least 18 or 20 per cent of the total French-speaking school enrolment. Of course, as was stated in previous

reports, the main cause of this low and rapidly decreasing enrolment from grade to grade in the secondary schools is to be found and eradicated in the elementary classes. Once the problem is solved in the elementary department of the school—and according to present indications this task will be completed within two or three years—there should be an automatic improvement in the secondary school enrolment and age-grade distribution of pupils."

In these times of apparent prosperity, when employment is bountiful, many students are tempted to abandon their studies before having completed their secondary school education. They should be warned that by thwarting the full development of their talents they would be doing themselves and the nation a grave injustice. It is indeed easy to foresee that in the post-war period much disillusionment will await those young men and women who do not possess sufficient academic or technical education.

Mr. Henri Lemieux, B.A., B.Paed., High School Inspector, states in his reports on French-speaking classes that on the whole the work is carried on satisfactorily. Marked progress is noted in the amount of supplementary reading being done by the students. This is especially commendable in view of the present difficulty of securing French books for the school libraries.

Provincial Contest

The finals of the fifth annual provincial contest among the Grade VIII French-speaking pupils were held in Ottawa on April 9th, 1942. Twenty-four contestants—the winning boy and the winning girl from each of the twelve French-speaking inspectorates—took part in this final competition. The four provincial winners, the first two of whom were awarded secondary school scholarships, were as follows:

1st boy: Fernand Fontaine, 14, St. Joseph School, Sturgeon Falls;
1st girl: Yolande Laviolette, 13, Sacré-Coeur School, Hawkesbury;
2nd boy: Jean-Marie Déry, 14, Brébeuf School, Ottawa;
2nd girl: Denise Tremblay, 13, Assomption School, Kirkland Lake.

It may be noted with much satisfaction that, as in previous years, the winners of major prizes represented widely scattered localities in the province.

This annual contest, which was first organized in 1937-38, has become the main event of the year in the annals of French education in Ontario. Besides drawing parents and teachers in closer co-operation, it encourages the talented pupils to undertake and complete their secondary school education.

Inspectoral District Enterprises

Since 1939 the French-speaking school inspectors have been asked to undertake each year, in their respective inspectorates, one special enterprise bearing on some particular phase of education. It was suggested that these enterprises, which should aim at correcting a general weakness throughout the inspectorate or at fostering a new and valuable idea in education, be carried on in a scientific manner by taking note of essential data, such as existing conditions at the outset, means employed, difficulties encountered, and results obtained.

During 1942 some of the topics for special research in French-speaking inspectorates were as follows: history and topography of local school sections;

how to improve the teaching of literature in Grades VII and VIII; how to interest gifted pupils in completing their elementary and secondary education; how to secure an ideal classification of elementary school pupils; how to improve the pupils' handwriting; the beautification of school properties; the replacement of out-dated school accommodations, such as desks, blackboards, etc.,; group meetings of school trustees and secretaries; how to improve the teaching of arithmetic in Grades V and VI.

The following excerpts are taken from the report submitted by Inspector François Moreau, B.A., B.Paed., of Cochrane, on: "*History and Topography of Local School Sections*":—

> "A discussion on the general weakness of the teaching of social studies in this Northern Inspectorate, held at a group meeting of the teachers, revealed as one major cause the scarcity of source material on hand, resulting in a lack of interest in that part of the social studies programme which deals with the home locality.
>
> As a remedial measure, the teachers undertook a project bearing on the history of their respective school sections. It was felt that efficient teaching of this topic would serve as a model and an incentive to go discovering.
>
> All the pupils took part in the project. The girls were assigned the history, the boys the topography. Interviews and correspondence with old-timers, frequent references to survey maps, to parochial archives, to school registers, etc., overcame the many difficulties encountered and elicited the required information. The data was presented in the form of oral and written compositions. Each pupil made his own map, completing it as the required information was discovered. Finally the material was written up as an article and copies were sent to each teacher of the inspectorate.
>
> The results obtained have been outstanding, and the knowledge and experience acquired have made it possible to go further afield with corresponding success."

The excellent enterprise described above by Inspector Moreau will doubtless inspire teachers in some of the other inspectorates.

"L'Association de l'Enseignement français de l'Ontario"

The provincial association of French-speaking teachers and inspectors held its third annual convention in Ottawa, on April 9th, 10th and 11th, 1942. Mr. Roland Bériault, B.A., of the Ottawa Separate School staff, was elected president for the year 1942-43. Mr. Paul-Eudore Piché, B.A., B.Paed., Principal of Garneau School, Ottawa, succeeded Mr. Bériault to the presidency when the latter retired from the teaching profession in November, 1942.

This association, which holds a provincial charter, comprises three sections and is composed of French-speaking elementary and secondary school teachers, inspectors and normal school masters of Ontario. Outstanding among its achievements of the year are: the preparation of an excellent school report-card for French-speaking pupils; a survey on the teaching of written composition in a large number of graded and ungraded schools; the development, in conformity with the new Programme of Studies, of a suitable and detailed method of teaching writing to junior grade pupils.

Correspondence Courses

In the autumn of 1941, the Minister decided to expand the Departmental correspondence school and to offer to French-speaking children living in isolated parts of Ontario the same courses and examinations which are provided for French-speaking pupils in the public and separate schools of the province. An experienced and successful French-speaking teacher, Miss Hélène Lacasse, was appointed to the correspondence school staff in the Department and the preparation of these new courses was undertaken.

In September, 1942, the Grade I courses for French-speaking pupils were ready for distribution. The great usefulness of this service was evidenced by the large enrolment of beginners—152 Grade I French-speaking pupils—and by the satisfaction expressed by many parents regarding their children's progress during the year. As a mark of appreciation some parents sent in the photographs of the children enrolled in the courses.

Due to the expanding duties of the teacher, Inspector Adélard Gascon, M.A., B.Paed., of Ottawa, was asked to prepare the courses for the other grades in collaboration with the teaching staff of the University of Ottawa Normal School. The lessons for French-speaking pupils of Grade II will be ready for distribution in September, 1943.

Besides rendering invaluable service to a large number of isolated families and to sick or crippled children, the development of these correspondence courses will prove of great value in revising the programme of studies and helping to prepare the necessary text-books for elementary schools attended by French-speaking pupils.

Music

In view of the fact that a very low percentage of French-speaking classes were given regular teaching in Music, the Minister gave his approval to a joint recommendation submitted by the Provincial Supervisor of Music and the Director of French Instruction to appoint a French-speaking Assistant Supervisor of Music. The appointment of Mr. Joseph Beaulieu, Mus.Bac., in the autumn of 1942, was well received by French-speaking teachers and inspectors. Mr. Beaulieu, who has had 27 years of teaching experience in Ontario and who is recognized as a specialist in the training of children's voices and choral singing, will doubtless give new impetus to this important branch of education.

ROBERT GAUTHIER,
Director of French Instruction.

Toronto, January 18th, 1943.

AGRICULTURAL CLASSES

Interest in agricultural instruction is being reasonably well maintained in elementary schools in spite of a scarcity of certificated teachers due to enlistment and to discontinuance of summer courses. The total number of reports received for 1941-42 is less than that for the previous year, but the number of reports from urban schools is greater. Agricultural topics of the Natural Science and Science courses are being taken in many schools where the optional courses for Grades VII and VIII are not offered. In many rural schools outdoor activities are receiving greater attention as a part of the programme of "Improvement of Rural School Grounds". School garden activities are carried on in many urban schools and are particularly stressed in Hamilton, Kitchener, Ottawa and Windsor. Public and Separate School Inspectors are consistently encouraging instruction in Agriculture. New regulations effective from September 1st, 1942, provide for a fixed grant to boards based on gradings by inspectors, and for a refund of fifty per cent (50%) of approved expenditure for agricultural instruction. Previously, grants to boards were refunds of expenditures only.

There were a great many changes of teachers in secondary schools in September, 1942, due to enlistments. Permission to teach Agricultural Science was granted to Science teachers in twenty-one schools, but lack of certificated teachers resulted in temporary discontinuance of the courses in eleven other schools. Schools in which there are Departments of Agriculture have not yet been affected by the scarcity of qualified teachers. It is interesting to note that during the past three years, when vacancies occurred, boards for the most part have advertised for teachers qualified to teach Agricultural Science. This indicates that the courses, as taught at present, are meeting with approval. Most secondary schools have now secured the recommended books, magazines and special equipment for instruction in agricultural topics. School gardens are maintained at nearly all schools. Practical activities related to dairying, poultry, beekeeping and other topics are being stressed in the instruction at school. Greater emphasis is being given in the home project programme to projects of an economic value. There is every indication that a marked increase in the number of schools offering Agricultural Science will take place after the war when a normal supply of qualified teachers is available.

Agriculture as a subject of the curriculum must be regarded as of general educational value to both urban and rural pupils. This must be kept in mind by trustees, parents and teachers. The elementary school programme and, to a large extent, that of the secondary school, is one of general education. During this period pupils, to a greater or a lesser degree, may decide on what they want to do after leaving school. The attitude towards farming as an occupation is generally decided by factors outside the school, such as home conditions and requirements, early economic returns and desires of pupils or parents. Pupils who have taken the courses in Agriculture in the elementary or secondary school and who later engage in farming have secured a background of knowledge which may be of considerable value. Because of scarcity of farm help during the past three years, many students from urban schools have secured summer

Courtesy Ontario Department of Agriculture

BEAUTIFICATION OF RURAL SCHOOL GROUNDS

The four leaders for 1942-43 in the annual school ground improvement contest, conducted by the Ontario Horticultural Association.

The awards are given, not for present beauty alone, but for improvements made during the year. These include clean-up, repairs, paint, lawns and playgrounds, new planting, weeding and general care.

First Prize—S.S. 9 Hope, Durham County.
Second Prize—S.S. 3 Harvey, Peterborough County.
Third Prize—S.S. 5 Percy, Northumberland County.
Fourth Prize—S.S. 8 Bertie, Welland County.

employment on farms through the Farm Service Force. The experience thus gained will be of value to the pupils as well as an aid to the war effort. For the most part, however, these activities are specialized and are unlikely to lead to a permanent desire to engage in farming as a vocation.

Elementary Schools

Information received for the school year ending June 30th, 1942, shows that agricultural courses for Grades VII and VIII were taught in 3,472 schools of which 473 were urban. Reports claiming grants as refunds of expenditures were received from 2,566 schools. The courses for Grades IX and X were taught in 211 schools. School gardens were conducted in 978 schools. The number of certificated teachers was 1,851, as compared with 2,303 for 1941-42.

School Fairs were conducted in a number of inspectorates either as separate fairs under local committees or in conjunction with fall fairs. In several northern inspectorates the school fair programme is being carried on very successfully.

Secondary Schools

In the fall of 1942 Agricultural Science was taught in 27 Collegiate Institutes, 81 High Schools and 51 Continuation Schools, a total of 159. The subject was introduced in 2 High Schools and was discontinued in 4 High Schools and 7 Continuation Schools. Both Lower and Middle School courses were taken in 116 schools. The number of teachers employed was 204, of whom 103 held the Specialist certificate in Agriculture and 75 were granduates of the Ontario Agricultural College. Permission to teach Agricultural Science was granted to Science teachers in 21 schools. To September, 1942, 27 teachers of Agricultural Science had enlisted, 20 of whom were graduates of the Ontario Agricultural College.

Agricultural Departments under The High Schools Act are maintained at Drayton, Elmira, Listowel, Port Perry, Whitby and Wheatley, and under The Vocational Education Act at Beamsville, Kemptville, Simcoe, Stamford, Renfrew and Ridgetown. The courses in Agricultural Science are taught in these schools, but additional time is provided for Agriculture and greater stress given to practical applications than in other schools. Good work is being done in all these departments.

The subsequent paragraphs of this report give statistics and comments relative to the progress of agricultural instruction in elementary schools, secondary schools and the Normal Schools.

Year	Number of Schools	With School Gardens	With Home Gardens
1903	4	....	....
1914	264	208	56
1928	3,395	1,059	2,336
1937	5,065	1,580	3,485
1940	3,879	1,446	2,433
1942	3,472	978	(indefinite)

Figures prior to 1942 are based on the number of schools qualifying for grants. For 1942 the figure covers the schools where the courses were taught. Grants were claimed for 2,566 of these schools.

The following table shows the certificates held by teachers engaged in the work for the years given.

Year	Elementary	Elementary Part I	Intermediate	Intermediate Part I	Totals
1934	1,552	86	144	10	1,792
1936	2,092	208	188	22	2,510
1938	2,864	444	259	52	3,619
1940	2,508	112	307	16	2,943
1941	1,956	94	236	17	2,303
1942	1,603	80	159	9	1,851

In addition to the courses for Grades VII and VIII, Agriculture of the Lower School course was taken in Fifth Classes of 211 schools under the Regulations for Public and Separate Schools. The Lower School courses taught by a teacher holding an Intermediate certificate are taken under the High School Regulations in the following schools: Elizabeth Ziegler Public School, Waterloo; Mono Mills Public School; St. Andrew's West Separate School; St. Raphael's West Separate School; Victoria Public School, Kitchener; Toronto Public Schools: Brown, General Mercer, McMurrich, Perth Avenue.

Instruction in Agriculture in secondary schools is provided under three schemes as stated below and may be taken in those schools which meet the requirements of the Department of Education.

1. Optional classes in Lower and Middle School as a part of the course for Normal School Entrance or Matriculation.
2. Department of Agriculture under The High Schools Act.
3. Department of Agriculture under The Vocational Education Act.

Under scheme (1) above, Agriculture was taught during the year in the schools listed below. Under (a) are the schools in which Lower School courses only are taken, and under (b) both Lower and Middle School courses.

Collegiate Institutes

(a) Clinton, Cornwall, Goderich, Ingersoll, Kitchener, Oshawa, Perth, Seaforth, York Memorial, Vaughan Road. Total 10.

(b) Barrie, Belleville, Brockville, Cobourg, East York, Fort William, Lindsay, Napanee, Orillia, Picton, Port Arthur, Renfrew, Runnymede, Scarborough, Smith's Falls, Stamford, Strathroy. Total 17.

High Schools

(a) Bracebridge, Cobalt, Durham, *Elora, Englehart, Essex, Markham, Maxville, Meaford, Merritton, Mount Forest, Niagara, Orangeville, Port Credit, *Port Hope, Tilbury. Total 16.

(b) Alexandria, Alliston, Amherstburg, Arthur, Athens, Beamsville, Blenheim, Bowmanville, Brighton, Burford, Burlington, Caledonia, Cayuga, Chesterville, Dundas, Dunnville, Elmira, Fergus, Fort Frances, Grimsby, Hagersville, Haileybury, Harrow, Havelock, Iroquois, Kemptville, Kincardine, Kingsville, Lakefield, Leamington, Listowel, Lucan, Madoc, Markdale, Midland, Milton, Mitchell, Morewood, Nepean, Newburgh, Newcastle, New Liskeard, Norwich, Norwood, Oakville, Petrolia, Port Elgin, Port Perry, Ridgetown, Saltfleet, Shelburne, Simcoe, Smithville, Stirling, Streetsville, Sydenham, Trenton, Tweed, Uxbridge, Waterdown, Waterford, Watford, Whitby, Williamstown, Winchester. Total 65.

Continuation Schools

(a) Ailsa Craig, Arkona, Bothwell, Chatsworth, Coldwater, Eganville, Elgin, Forest Hill Village, Grand Valley, Minesing, Seeley's Bay. Total 11.

(b) Agincourt, Ayr, Beaverton, Brooklin, Brownsville, Comber, Drayton, Drumbo, Embro, Florence, Fordwich, Ilderton, Inglewood, Lobo, Lynden, Lyndhurst, Merrickville, Milverton, Mindemoya, Mount Albert, Mount Brydges, Mount Elgin, Mount Pleasant, New Dundee, New Hamburg, Orono, Pelham, Port McNicoll, Princeton, St. George, Sparta, Stevensville, Sundridge, Tamworth, Teeswater, Thamesford, Thamesville, Tiverton, Wheatley, Woodville. Total 40.

The following abbreviated table shows the development in this phase of instruction since its beginning in 1913, and the number of schools now taking the work.

Year	Collegiate Institutes	High Schools	Continuation Schools	Total
1913		1	1	2
1918	8	13	4	25
1928	14	44	23	81
1940	27	84	59	170
1941	27	82	59	168
1942	27	81	51	159

*Introduced Agriculture in September, 1942.

The following schools are taking work under the scheme indicated in (2) above: Drayton, Elmira, Listowel, Port Perry, Wheatley and Whitby. Additional time is given to Agriculture and practical phases of the subject are stressed. At Elmira, Port Perry and Whitby provision is made for Shop Work for boys and Home Economics for girls.

Under (3) above, the following schools are qualifying for grants under The Vocational Education Act: Beamsville, Kemptville, Renfrew, Ridgetown, Stamford and Simcoe. In all, provision is made for instruction in Shop Work and in all except Stamford for Home Economics. The regular courses in these subjects, with special emphasis on agricultural applications, are being followed. In all centres practical applications of agricultural topics are stressed, a regular programme of home project activities is conducted and the teachers visit the homes of pupils to inspect the projects undertaken.

Normal Schools

There have been no material changes in the Normal School course in Agriculture. Except in the University of Ottawa Normal School, instruction in Agriculture is a part of the regular course and the subject is taken by all students. Students who have taken four years of Agriculture in an approved school during their secondary school course are granted an Interim Elementary certificate on successfully completing the Normal School course. Others must attend summer school to secure a certificate in Agriculture.

Facilities for instruction in practical phases of gardening and other topics are provided, the instructors are all qualified in Agriculture and a good course is given as far as the time allotment on the Normal School programme will allow.

Norman Davies,
Inspector of Agricultural Classes.

Toronto, January 15th, 1943.

AUXILIARY CLASSES

Teachers on War Service

Enlistment in the active army has taken the following teachers from their classrooms and in some cases has resulted in closing the class:—Miss Eva Black, Brant Street School, Toronto; Mr. J. Connell, Central School, Sault Ste. Marie; Mr. M. D. Baldwin, Alexandra School, London; Mr. Herve Lemieux, Jacques Cartier School, Timmins; Mr. W. L. Remmer, Victoria School, Brockville; Mr. Chas. Parr, Harry Guppy School, Windsor; Mr. Gordon McBride, Hiawatha School, St. Thomas; Mr. Donald Peat, Church Street School, Toronto. Five others have secured employment in the Civil Service.

Urban Organization

Auxiliary classes are for the most part located in cities, towns and villages where there are sufficient numbers of academically or physically handicapped pupils to organize a class.

Inspection service was provided for the following classes:—

Advancement Classes	2
Handicraft Classes	73
Hard of Hearing Classes	4
Home Instruction Classes	14
Hospital Classes	8
Open Air Classes	13
Opportunity	164
Oral Classes	4
Orthopaedic Classes	7
Partial Classes	4
Sanatorium Classes	17
Sight Saving Classes	8
Speech Correction Classes	12
Special Industrial Classes	66
Total	396

Surveys were conducted in accordance with your instructions and at the request of the Boards concerned in Brantford, Brockville, Long Branch, North York Township, Peterborough and Welland. As a result of these surveys and those conducted in previous years, new classes were opened in September 1942 as follows:—

Opportunity Classes:	Hamilton	2
	Kirkland Lake	1
	Kitchener	1
	London	1
	Port Arthur	1
	Smith's Falls	1
	Toronto	1
	Toronto Sep.	1
Handicraft Classes:	Brantford	1
	Niagara Falls	1
	Peterborough	1
Partial Classes:	South Porcupine	1
Speech Correction Classes:	Ottawa	1
Sanatorium Classes:	Mountain	1
	Byron	1

Courtesy Toronto Board of Education

Hard of Hearing Class, Ogden School, Toronto

Two 6-year olds broadcasting to their class.

The following classes were closed during the year for various reasons, as indicated below:—

Teacher on War Service	St. Thomas	1
	Sault Ste. Marie	1
Classroom required due to increased enrolment	Sault Ste. Marie	1
Teacher resigned or secured another position	Lindsay	1
	Hawkesbury	1
	Ottawa Separate	2

Rural Organization

Opportunity, Sight Saving, Home Instruction Units are provided for areas where there is not a sufficient number of pupils to organize a partial class. These auxiliary units are an administrative device whereby the Department of Education contributes towards the cost of special equipment in Opportunity and Sight Saving Units, additional salary in Home Instruction Units and expenses in Transportation Units. Instruction in Opportunity, Sight Saving and Home Instruction Units is carried on by regularly qualified teachers who have not had any special training. Special advisements for each pupil are prepared by inspectors in the Auxiliary Classes Branch after a survey has been conducted at the request of the inspector.

The following table shows the survey work completed during the year by Miss DeLaporte and myself with the assistance of the inspectors concerned:

Inspectorate	Inspector	Number of pupils
Durham	T. R. McEwen	44
Grey and Bruce	J. J. Wilson	128
Halton	L. L. Skuce	33
Huron North	J. H. Kinkead	38
Leeds No. 1	R. H. Roberts	94
Peterborough West and Victoria East	E. R. F. Downey	51
Welland East	F. Minkler	23
York No. 1	C. A. Lapp	159
Total		570

Habilitation of Cripples

Since 1939 seven crippled pupils who have completed their education to Grade VIII or Grade X levels, have been in receipt of habilitation training under the direction of the Auxiliary Class Branch.

Six have completed courses in typing, dressmaking, shoe-repairing and manual training. One is enrolled in the Horology Department at the Central Technical School, Toronto.

Of the six who have been trained four are earning their own living and one is contributing to her own support. The other one is ready to give stenographic service but thus far has not been able to secure work.

The plan set up to explore the problem of training cripples in arts and crafts embraces training which will enable the trainee to earn his livelihood or contribute to his own support in his home area where he is well known. The maximum expenditure of two hundred dollars per annum has in all but one case been supplemented by funds from service clubs and benevolent societies.

Rehabilitation Training in Sanatoria

The educational courses offered tubercular patients in the Sanatorium Schools provide therapeutic and rehabilitation training. The hospitals recognize the difficulty caused by the re-admission of patients who have been discharged and returned to their previous occupations. Frequently these occupations subject the ex-patient to exposure, or muscular fatigue and wear down his resistance to the point where he is re-admitted.

For this reason many of the tubercular patients are continuing their education with the hope of securing employment on discharge in some occupation which does not require heavy manual labour and where they work under shelter.

Indirect rehabilitation training is given through courses in reading and writing English for New Canadians, instruction by which patients acquire High School Entrance certificates, and matriculation and university courses.

Direct rehabilitation is carried on by business and craft courses with the following results:—

(1) *Mountain Sanatorium School*—Twenty-five men are reported as having secured employment in the radio repair field. This is a direct result of a Radiotelegraphy Course conducted by a patient, who conducts the operations from his bed, plans the lessons which are broadcast over the local sound system, and directs the practical demonstrations given by two part-time instructors.

(2) *Queen Alexandra Sanatorium School*—Ten ex-patients have secured positions as stenographers and bookkeepers as a result of training in the Sanatorium School. In this Sanatorium, the bookkeeping course has been organized to permit ex-patients to send in exercises for correction after their discharge.
Instruction in clock repairing is also given in this hospital. Three men have found this craft useful as a preliminary phase of training in watch-repairing.

(3) *Muskoka Hospital School*—Arrangements have been made with the British Columbia Department of Education to enroll patients in the correspondence course in bookkeeping. This has the advantage of providing for the continuance of the course after discharge.
One patient has developed competent skills in watch-repairing.
A history of each student's education and employment is kept by the instructional staff on a specially designed record card.

(4) *Toronto Hospital School*—Rehabilitation is carried on by means of business courses.

Employment of Graduates of Auxiliary Classes.

The occupations of 1009 graduates of special classes have been reported from the following schools:

(1) Opportunity Classes in Brantford, East York, Fort Frances, Fort William, Galt, Guelph, Hamilton, Kingston, Napanee, North York, Orillia, Owen Sound, Peterborough, Port Arthur, Timmins, Toronto.

(2) Handicraft Classes in North Bay, Ottawa, Port Arthur, St. Thomas and Windsor.
(3) Special Industrial Classes in Hamilton and Toronto.
(4) Sight Saving and Orthopaedic Classes in Toronto, London and Hamilton.

The purpose of this investigation is to provide data on:

(1) The efficiency of the special training given to pupils who had been failures in the academic classes.
(2) The adjustment of the graduates to the problem of earning their living.
(3) The number who required corrective or institutional care.

A summary of the data showed that most of the individuals reported were the class which graduated in 1942, who were taking their first employment at age 16, 17 or 18. The individuals reported vary in age from 16 to 32 years and of the males of military age a very high percentage is in the army. Wages vary from approximately seven dollars per week to over forty dollars per week. The records show that at age 16-18 two or three changes of employment occur before the graduate settles down to a particular job and that a low percentage of graduates have been in need of corrective or institutional care. The record seems to show that failures in the academic courses can become foremen, straw bosses and leadermen in factories, and that they can perform their national and economic functions.

Summary of Employment of Graduates of Special Classes

	Boys		Girls		Total	
	Number	%	Number	%	Number	%
Active Service	155	24.45	1	.30	156	16.28
Business, Trades and Services	140	22.09	81	25.00	221	23.07
Manufacturing	311	49.05	166	51.24	477	49.79
At Home	15	2.36	66	20.37	81	8.46
Institutions and Hospitals	13	2.05	10	3.09	23	2.40
Total	634	100.00	324	100.00	958	100.00
Orthopaedically Handicapped:						
Manufacturing	2	8.69	5	53.57	7	13.73
Business, Trades and Services	19	82.61	15	17.85	34	66.66
Home Help	2	8.70	8	28.58	10	19.61
Total	23	100.00	28	100.00	51	100.00

Multiple Handicaps

In the 1941 report data were reported to show that educational handicaps tend to be multiple instead of single, and that the failure in school of retarded, slow-learning, average, and even superior pupils, will likely be due to more than one single mental, academic, physical, emotional or environmental handicap.

New data have been secured on 2,974 pupils from 181 teachers from the personnel of the classes in September, 1942. The ability classification is based on the results of individual examinations by trained examiners, using the Canadian Intelligence Tests, or the Stanford Revision of the Binet Simon Test. The academic levels are based on teacher judgment of the performance of pupils. The physical handicaps noted are mainly from A.D.P. Cards, and where these are not available the information was obtained from nurses and doctors. Data on emotional and environmental handicaps come out of the teacher's observation of the pupil in school and at home. The 1942 group reported is three times as large as the 1941 group, and the percentages are therefore much more reliable. Table I indicates that over half of the pupils enrolled will have Grade VI as their academic ceiling; and that almost half of the pupils are admitted for academic adjustment. Table II shows the numbers and percentages of the pupils who are recorded under each handicap, and Table III shows the distribution of the pupils according to number of handicaps.

TABLE I

Classification of 2,974 Pupils In 181 Special Classes

School Ability	Number	Per cent.
Superior	37	1.24
Average	249	8.37
Slow Learner	1,158	38.94
Retarded	1,530	51.45
Total	2,974	100.00

TABLE II

Academic, Physical and Environmental Handicaps of 2,974 Pupils, As Reported by Teachers of 181 Special Classes

Handicap	Number	Per cent.
Reading	2,724	91.59
Arithmetic	2,097	70.51
Manual Work	603	20.27
Speech	515	17.32
Hearing	169	5.68
Visual	454	15.26
Cardiac	116	3.90
Orthopaedic	164	5.51
Low Vitality	678	22.79
Anti-Social Behaviour	382	12.84
Emotionally Unstable	552	18.56
Economic Deficiency	738	24.81

TABLE III

Classification of 2,974 Pupils by the Number of Handicaps Noted By 181 Teachers of Special Classes

Number of Handicaps	Number of Pupils	Per cent.
1	289	9.72
2	463	15.57
3	845	28.41
4	743	24.98
5	395	13.28
6	239	8.04
Total	2,974	100.00

N.B. 90.28% of the pupils are listed as having more than one handicap.

Speech Records

The phonographic record is most valuable in assessing the improvement of speech of pupils and the efficiency of the teacher. Miss Clara Binnie, Senior Speech teacher, Toronto Board of Education and Miss Bertha Hamilton, Speech Teacher in the York Township Schools, have made records which show the effects of instruction in correcting stuttering, lisps and letter substitutions. They report that the record is also useful in motivating pupils needing speech correction. Mr. Bruce Adams, Assistant Master at Church Street School, made some of these speech records on his own equipment.

Miss Ruth Miller, teacher of the Hard-of-Hearing Class, Ogden Public School, recorded the voices of her pupils in March 1941, and again in March 1942. With her permission these were blended on a permanent record at the expense of the Department of Education, to show the progress made by pupils during one year of instruction.

The existence of a collection of records makes it possible to demonstrate speech and hearing difficulties to Normal School and Auxiliary Summer School students.

Sight Saving Books

A total of approximately 250 pupils are enrolled in Sight Saving Classes in the large cities and Sight Saving Units in small cities, towns, villages and in rural schools. Until the war, Boards purchased freely the publications in 24-point type issued by the Clear-Type Publishing Committee, Upper Montclair, New Jersey, to provide suitable reading materials for pupils with very defective vision. Since the war the cost of these books has increased approximately twenty-five per cent, and sight saving pupils have had to depend to an increasing extent on what is available free of charge from the Department of Education and commercially through Canadian publishers.

A list of over 700 books available through Canadian Publishers in large type for Grades I—VI was prepared for inspectors, principals and teachers under the title "List of Sight Saving Books". In September 1942, this list with books indicated for particular grades was sent to all inspectors who had reported sight saving pupils in June, to aid them in selecting large-type books. This is an attempt to make supplementary books readily available for teachers of sight saving pupils.

Teachers of sight saving units in small schools find it difficult enough to attend to the written work and sight saving requirements of one pupil without having to supervise reading from texts which are different to those used by the remainder of the class. For this reason teachers are constantly requesting copies of the authorized texts in magnatype.

To meet the demands of teachers and to furnish magnatyped materials for pupils who would otherwise have no relief in reading, the Department has provided the following authorized texts printed in 24-point type for elementary school pupils:

1937—Ontario Speller—Books I and II
1938—Life and Literature, Book II
1941—About Susan (a Primer).
1942—Junior Mathematics—Grade VII and VIII.

In addition to the printed texts, portions of the readers for Grades III, IV and V have been duplicated in 24-point type and are available on the same basis as the printed books.

For a complete sight saving service all authorized books should be available to pupils who require them in elementary or secondary schools. On the basis of one sight saving pupil for each thousand pupils enrolled an edition of 500 copies would provide a ten-year supply.

Organization

Brief courses were given in each of the Normal Schools to acquaint teachers-in-training with methods of dealing with Auxiliary-type pupils, especially in rural schools. The many inquiries received by the Department from recently graduated teachers concerning the educational welfare of exceptional children in their charge is evidence of interest aroused by these Normal School talks.

No summer courses in auxiliary education were given in 1942. To prepare teachers who have not the special qualifications required for auxiliary work, a Reading Course was put into operation in September, 1942. By December twenty-five teachers of Opportunity, Handicraft, Sight Saving, Speech Correction and Sanatorium Classes had enrolled in the course. Provision has been made for a basic course for all teachers with special assignments for each of the required types of instruction.

The Special Class Teachers' Section of the O.E.A. secured Dr. Gertrude Hildreth of Columbia University as their principal speaker for the Easter programme. Dr. Hildreth dealt with methods in Arithmetic. Approximately one hundred teachers attended.

Due to war conditions only two teachers were able to attend the February meeting of the International Council for Exceptional Children at Milwaukee.

Eight groups of special class teachers have been organized. Of these seven are active and promote the professional training of their members by regular meetings and programmes.

Statistical tables will be found on succeeding pages.

C. E. Stothers,
Inspector of Auxiliary Classes.

Toronto, Jan. 11th, 1943.

OPPORTUNITY CLASSES

For backward and psychopathic children and those who have not successfully pursued the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Centre	Number of Teachers	Enrolment at Inspection	Boys	Girls	May Enrolment	Percentage Cared for in Opportunity, Handicraft and Special Industrial Classes	Special Departmental Grants
Barrie	1	18	14	4	1,133	1.58	$168.64
Belleville	1	16	16	....	1,617	.98	225.00
Brantford	3	56	33	23	3,644	2.14	711.30
Brockville	See	Handicr	aft Class	es	1,170	2.05	....
Chatham	1	18	10	8	1,844	2.16	200.00
Fort William	1	17	11	6	3,097	1.38	204.39
Galt	1	17	6	11	1,687	1.01	200.00
Goderich	1	16	16	......	545	2.93	325.00
Guelph	3	41	20	21	2,399	2.25	685.28
Hamilton	14	312	196	116	18,334	3.57	2,626.93
Kingston	2	40	22	18	3,026	1.88	570.24
Kitchener	3	47	33	14	3,716	1.72	667.04
Lindsay	1	13	8	5	926	1.4	193.98
London	7	142	81	61	8,454	2.94	1,663.64
Midland	See	Handicr	aft Class	es	682	2.63	....
Niagara Falls	2	35	25	10	2,123	2.44	420.51
North Bay	See	Handicr	aft Class	es	1,319	5.16	....
Orillia	1	20	16	4	1,266	1.57	219.58
Oshawa	2	45	27	18	3,336	1.34	454.85
Ottawa	7	155	109	46	9,138	4.02	1,025.94
Owen Sound	2	36	19	17	1,999	1.8	473.57
Pembroke	1	21	13	8	1,022	2.05	223.87
Pentanguishene	1	20	20	....	801	2.49	295.55
Peterborough	1	20	15	5	2,733	.73	212.78
Port Arthur	1	21	....	21	2,670	1.45	200.00
Picton	1	22	11	11	454	4.84	175.55
Preston	1	18	14	4	606	2.97	260.82
Ridgetown	1	17	13	4	237	7.17	215.68
St. Catharines	1	19	15	4	3,381	1.71	242.59
St. Thomas	5	73	49	24	1,707	4.27	994.49
Sarnia	1	21	12	9	2,243	3.38	241.80
Sault Ste. Marie	1	20	17	3	3,182	2.35	201.05
Sudbury	2	33	23	10	2,045	1.61	538.26
Toronto	43	759	485	274	73,134	2.87	7,680.55
Wallaceburg	1	16	11	5	565	2.83	278.14
Windsor	3	56	44	12	10,202	1.41	649.53
Waterloo	1	16	10	6	1,042	1.53	225.00
Woodstock	1	14	6	8	1,480	2.23	268.41
No. 7 Toronto	1	19	13	6	504	3.77	208.13
York 3 and 4	5	84	58	26	11,927	1.45	1,196.00
York 5	7	139	83	56	7,343	1.89	1,719.00
York 6	1	20	16	4	6,633	.30	235.84
District Division II (Fort Frances)	1	13	8	5	861	1.5	200.00
Twp. of Teck (Kirkland Lake) District Division XI	1	....	17	7	2,884	1.62	271.26
Partial Classes:							
Grey North and Bruce North (Wiarton)	1	18	12	6	251	7.17	150.00
Lennox and Hastings (Napanee)	1	11	10	1	446	2.46	144.47
Renfrew (Pembroke)	1	7	6	1	341	2.05	76.91
Renfrew (Petawawa)	1	4	1	3	112	3.57	61.78
R. C. Separate Schools:							
District Division II (Sudbury)	1	21	19	2	2,816	1.56	225.00
” ” V (Mattawa)	1	19	19	....	478	3.97	253.21
” ” VI and VII (Timmins)	3	57	57	....	2,710	2.1	805.02
” ” VIII (Windsor)	See	Handicr	aft Class	es	....	.6	....
” ” XI (London)	1	17	13	4	1,473	1.15	225.00
” ” XII (St. Agathe)	1	4	2	2	68	5.88	66.97
” ” XII (Kitchener)	See	Handicr	aft Class	es	....	.99	....
” ” XIII (Hamilton)	5	95	51	44	4,250	2.23	776.65
” ” XV & XVI (Toronto)	13	255	153	102	11,171	2.28	2,654.32
” ” XVII (Kingston)	1	17	17	....	952	1.78	253.11
” ” XVII (Belleville)	1	17	11	6	464	3.66	35.73
” ” XIX (Ottawa)	1	15	15	....	10,645	1.05	199.14
” ” XXIV (Hawkesbury)	See	Handicr	aft Class	es	....	5.97	....
Total	167	3,066	2,001	1,065	....	....	$33,697.50

HANDICRAFT AND SPECIAL INDUSTRIAL CLASSES

For children thirteen years of age and over who are eligible for an Opportunity Class.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brantford	1	22	22	......	$425.00
Brockville	1	24	24	......	395.11
Chatham	1	22	22	......	374.04
Fort William	2	26	14	12	675.94
Guelph	1	13	13	......	400.00
Hamilton (Special Industrial Classes)	15	352	227	125	*
Kingston	1	17	17	......	425.00
Kitchener	1	17	......	17	345.95
London	5	107	66	41	1,685.32
Niagara Falls	1	17	17	......	425.00
North Bay	4	68	34	34	1,419.91
Ottawa	9	213	138	75	2,720.82
Port Arthur	1	18	18	......	348.53
St. Catharines	3	39	25	14	1,096.25
Sarnia	2	55	32	23	666.31
Sault Ste. Marie	2	55	32	23	682.74
Toronto, Church St. School	11	274	274	......	1,558.58
Toronto (Special Industrial Classes)	49	875	441	434	*
Windsor	5	87	61	26	1,574.34
Woodstock	1	19	19	......	425.00
Simcoe East and Muskoka (Midland)	1	18	18	......	354.53
Lanark (Smith's Falls)	1	20	20	......	311.54
York III (Warren Park)	4	89	89	......	1,510.44
District Division XI (Kirkland Lake)	1	23	23	......	325.00
Total	123	2,470	1,646	824	$18,145.35

*Paid by Vocational Branch.

ORTHOPAEDIC CLASSES

For children who are disabled.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Ottawa P. S.	2	33	11	22	$902.77
Toronto P. S.	5	68	37	31	3,734.84
Total	7	101	48	53	$4,637.61

SANATORIUM, PREVENTORIUM AND HOSPITAL CLASSES

For children in sanatoria, preventoria, hospitals or home for the incurable.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Fort William	1	10	5	5	$13.40
Gravenhurst	3	72	40	32	1,469.78
Hamilton Sanatorium	6	350	200	150	2,586.52
Hamilton Hospital	1	31	18	13	255.27
London Hospital	1	65	30	35	250.00
London Sanatorium	6	143	83	60	1,630.36
Port Arthur Hospital	1	15	8	7	440.07
Toronto Preventorium	1	45	15	30	253.77
Toronto Hospitals	4	226	118	108	1,404.42
Weston	3	192	110	82	1,907.98
Windsor	1	13	7	6	250.00
Total	28	1,162	634	528	$10,461.57

OPEN AIR CLASSES

For delicate, anaemic, or undernourished children. Classes are held in parks, or in classrooms with one side to the sun and air.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto P. S.	11	188	68	120	$1,041.61
Toronto R. C. S. S.	2	61	14	47	360.24
Total	13	249	82	167	$1,401.85

ORAL, LIP-READING, HARD-OF-HEARING AND SPEECH CORRECTION CLASSES

For children who are deaf, partially deaf or have speech defects.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Fort William (part time)	1	35	20	15	$375.85
Hamilton (S.C. and L.R.)	1	868	564	304	175.00
Kitchener (S.C. and L.R.)	1	161	91	70	225.00
Ottawa (Oral and L.R.)	1	10	2	8	628.07
Toronto (Oral)	3	32	14	18	2,560.29
Toronto (Hard-of-Hearing)	4	61	30	31	717.34
Toronto (S.C. and L.R.)	6	1,122	575	547	1,064.47
York 3 and 4 (S.C.)	1	239	166	73	243.54
Total	18	2,528	1,462	1,066	$5,989.56

SIGHT SAVING CLASSES

For children whose sight prevents them from making satisfactory progress or whose eyes would be impaired by using ordinary text-books

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	1	16	8	8	$188.05
London	1	13	7	6	225.00
Ottawa	1	14	8	6	181.15
Toronto	5	73	40	33	908.38
Total	8	116	63	53	$1,502.58

VISITING TEACHER CLASSES

For children who are eligible but unable to attend school on account of a disability which will confine them for a period of not less than three months.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	4	50	22	28	$1,041.06
Kitchener	1	14	6	8	500.00
Toronto P. S.	10	320	170	150	1,882.26
Toronto R.C.S.S.	1	22	10	12	348.48
Windsor	1	13	6	7	513.25
York 3 and 4	2	45	19	26	1,028.57
Total	19	464	233	231	$5,313.62

INSTITUTIONAL CLASSES

For inmates of children's homes, shelters, orphanges, etc.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto	1	17	8	9	$39.90
District Division V. Tarentorus	1	23	17	6	259.90
Total	2	40	25	15	$299.80

RURAL OPPORTUNITY UNITS

For backward and psychopathic children and those who cannot successfully pursue the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Bruce East	15	61	45	16	$294.48
Glengarry	1	7	3	4	17.75
Grenville	1	1	......	1	6.38
Grey North and Bruce North	5	9	8	1	20.86
Grey South	1	2	1	1	2.46
Halton	21	94	70	24	332.43
Hastings South	5	11	10	1	39.20
Huron South	18	42	30	12	38.62
Kent	1	1	1	......	8.82
Lambton West (1)	1	10	8	2	75.82
Leeds No. 2	19	68	41	27	224.18
Lennox and Hastings South (in part)	5	14	9	5	22.28
Middlesex West	6	32	22	10	45.06
Northumberland	5	27	17	10	50.78
Ontario North and York (in part)	1	1	1	......	7.28
Perth North and Wellington (in part)	1	19	14	5	63.09
Peterborough East	7	17	9	8	57.46
Renfrew North	7	14	11	3	41.06
Renfrew South	1	2	2	......	1.72
Simcoe South and York (in part)	2	3	2	1	8.78
Welland East	4	19	12	7	50.08
Welland South	3	22	17	5	29.55
District Division I	1	2	2	......	5.80
District Division VI	6	83	60	23	323.30
District Division VII	1	20	12	8	21.68
District Division XIII	17	119	77	42	568.08
District Division XV	2	4	3	1	7.35
District Division XVII	1	4	3	1	25.00
R. C. District Division VII	1	1	1	......	10.00
R. C. District Division XII	1	1	1	......	10.00
R. C. District Division XV	1	1	1	......	10.00
R. C. District Division XVII	26	70	42	28	374.30
Total	187	781	535	246	$2,793.65

ORTHOPAEDIC UNITS

For children who are physically unable to walk to and from school, and are in need of transportation.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Halton	1	2	2	......	$49.70
Perth South (St. Mary's)	1	1	......	1	40.08
York 6	1	1	......	1	40.00
District Division XI (Kirkland Lake)	1	1	......	1	8.38
Total	4	5	2	3	$138.16

RURAL AND URBAN HOME INSTRUCTION UNITS

For sick and crippled children who cannot attend school.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brant	1	1	1	......	$70.00
Durham (in part)	2	4	2	2	178.20
Elgin	3	3	2	1	190.00
Elgin (St. Thomas)	1	5	4	1	192.60
Frontenac North and Addington	1	1	......	1	60.00
Kent	1	1	......	1	21.60
Lincoln	1	1	1	......	60.00
Lincoln (St. Catharines)	1	2	......	2	79.00
Middlesex (London)	6	6	1	5	271.12
Middlesex West	2	2	1	1	64.91
Northumberland	1	2	......	2	6.30
Oxford South and Norfolk (in part)	1	2	......	2	72.00
Peel	1	1	1	......	28.42
Peterborough (Peterborough)	4	7	2	5	184.00
Renfrew South	1	1	......	1	35.18
Waterloo 1 (Waterloo)	1	1	......	1	60.00
Waterloo 2	3	3	2	1	141.60
Wellington South	1	1	1	......	48.00
Wentworth	2	3	......	3	99.00
York 2	1	1	......	1	60.00
York 3 and 4	1	2	1	1	45.00
York 6	3	7	4	3	170.32
District Division XII	1	1	1	......	62.25
District Division XIII (part)	1	1	1	......	48.00
R. C. District Division X	2	2	1	1	91.31
R. C. District Division XII	1	15	10	5	398.08
R. C. District Division VI (Timmins)	1	1	......	1	60.00
Total	45	77	36	41	$2,796.89

RURAL AND URBAN SIGHT SAVING UNITS

For children with defective eyesight.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Frontenac South	1	1	1	......	$6.42
Oxford (Woodstock)	1	1	......	1	2.61
Simcoe Centre	1	1	......	1	4.85
Welland (Niagara Falls)	3	5	2	3	4.91
Kitchener	1	1	1	......	10.00
Wentworth	1	1	1	......	10.00
York 6	1	1	......	1	20.00
District Division I	1	1	1	......	4.45
District Division XII	1	1	1	......	10.00
R. C. District Division XV	5	5	3	2	18.65
R. C. District Division XVII	3	3	1	2	17.22
Total	19	21	11	10	$109.11

SCHOOL ATTENDANCE

It has been estimated that a 70% attendance represents a 50% school efficiency and a 90% attendance a 95% efficiency. As a rule the class must lag until the loiterer catches up or the teacher leaves him to his fate. In order that a school may do its best work, the attendance must be the first consideration. The hearty co-operation of the teacher with the parents and the Attendance Officer will bring about the best results. The percentage attendance for the elementary schools during the year was 91.69 while the secondary schools reached 93.4.

Table No. 1—Enrolment

	1939-40	1940-41	1941-42	Increase or Decrease
Public Schools	441,143	433,597	426,183	7,414 decr.
Separate Schools	102,180	100,317	99,258	1,059 decr.
High Schools and Collegiate Institutes	73,102	67,301	63,582	3,719 decr.
Continuation Schools	10,048	9,202	8,986	216 decr.
Vocational and Special Industrial Schools—				
Day Classes	37,900	33,082	28,793	4,289 decr.
Night Classes	34,983	31,848	33,388	1,540 incr.
	699,356	675,347	660,190	15,157 decr.

Again the enrolment for the Province has fallen, this time partly due to the years of depression when the birth rate was lower and partly to the older pupils leaving school at an earlier date for occupation in agriculture or essential industry. The number of official permissions to leave school exceeded the previous year by 5,573. The decrease was common to all types of schools. The number availing themselves of the opportunities provided by Evening Vocational Schools has increased by 1,540 over last year. At the present time there are 7,436 elementary schools with 17,584 teachers and 496 secondary schools with 4,933 teachers.

Table No. 2—Percentage Attendance

Class of School	1937-38	1938-39	1939-40	1940-41	1941-42
City Schools	92.96	91.5	92.8	92.5	92.7
Town Schools	93.08	92.2	93.3	92.5	94.7
Village Schools	91.95	91.0	92.7		
County Rural Schools	88.77	89.6	90.3	89.3	89.6
District Rural Schools	86.85	87.4	89.9		
All Urban Schools	92.92	91.6	93.0	92.5	92.8
All Rural Schools	89.13	88.0	90.2	89.3	89.8
All Elementary Schools	91.51	90.3	91.9	91.3	91.69

From the above table it will be seen that there was a general increase in percentage attendance in all types of schools during the past year.

Table No. 3—Public School Attendance

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural..........	154,654	89.1	20.5	156,149	89.7	19.6
Urban	231,064	92.3	14.6	228,367	93.1	13.3

Table No. 4—Separate School Attendance

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural..........	21,510	91.0	16.7	21,382	91.4	16.4
Urban..........	71,398	93.2	13.1	70,815	94.3	10.8

Table No. 5—Totals

(Tables 3 and 4 combined)

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural..........	176,164	89.3	20.1	177,531	89.8	17.0
Urban..........	302,462	92.5	14.3	299,182	93.4	12.7

Table No. 6—All Elementary Schools

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Public..........	385,718	91.0	17.0	384,516	91.7	15.9
Separate........	92,908	92.7	13.9	92,197	93.8	12.1

The percentage attendance for all elementary schools was 91.69 and the average loss per pupil was 15.1 days.

Table No. 7—Absence in Elementary Schools

Days lost through	1941-42	Percentage Loss			
		1938-39	1939-40	1940-41	1941-42
Illness...........................	5,266,314	66.99	65.85	65.20	63.15
Home Help.......................	961,978	7.79	9.86	10.76	11.54
Parental Neglect.................	662,770	6.06	6.98	7.14	7.95
Physical Obstacles...............	333,386	4.56	3.75	3.93	4.00
Truancy..........................	37,517	.24	.32	.35	.45
Privation........................	43,376	1.04	1.06	.77	.52
Irregular Closing................	571,559	6.67	6.06	6.23	6.85
Other Reasons....................	461,986	6.65	6.12	5.62	5.54
Total days lost..........................		9,983,079	8,403,488	8,754,858	8,338,886
The above losses are classified—					
Lawful.........................		7,680,348	6,327,689	6,529,268	6,111,368
Unlawful.......................		2,302,731	2,075,799	2,225,590	2,227,518
Percentage Attendance.................		90.3	91.9	91.3	91.69

In the above table present social conditions are reflected in the schools. The need of home help is seen in the gradual increase of the loss for this factor, rising as it does from 7.79% in 1938-39 to 11.54 in 1941-42. Many parents are engaged in various kinds of war activities, fathers are overseas and with less time for parental supervision over the children, parental neglect has risen from 6.06% to 7.95. Truancy for the same reason has been rising for the last three years. Most of this increase has been in the larger centres where relaxed supervision on the part of the parents has made it possible.

Table No. 8—Summary of Attendance Officers' Reports

	1938	1939	1940	1941
School Children's Employment Certificates Issued	350	710	1,343	1,318
Home Permits Issued	1,730	1,389	1,885	2,938
Employment Certificates Issued	1,907	2,146	4,871	9,416
Cases brought before Magistrates	527	528	614	709

Table No. 9—Secondary Schools

Schools	No. of schools	No. of teachers	Enrolment		Percentage Attendance	
			1940-41	1941-42	1940-41	1941-42
High Schools and Collegiates	233	2,749	67,391	63,582	93.5	94.0
Continuation Schools	198	507	9,202	8,986	92.3	93.0
Vocational and Special Industrial Schools	65	1,677			*92.1	*92.5
Day			33,082	29,894		
Night			31,848	33,388		
			64,930	63,282		
	496	4,933	141,523	135,850		

*Day Classes only.

Although the total enrolment of the Secondary Schools is 5,673 less than last year, yet it is gratifying to learn that 1,540 more pupils are taking advantage of the facilities afforded by the night schools to obtain further education.

R. D. Keefe,
Director of School Attendance.

Toronto, January 15th, 1943.

THE SCHOOL FOR THE DEAF

I have the honour to submit the Annual Report of the Ontario School for the Deaf for the financial year ending March 31st, 1943.

Attendance

O.S.D. residential school, Belleville:—

	Boys	Girls	Total
April, 1942	87	113	200
May	88	112	200
June	88	112	200
September	85	109	194
October	91	109	200
November	92	109	201
December	91	108	199
January, 1943	94	110	204
February	91	111	205
March	91	112	206

Average attendance for the year—201

O.S.D. day classes, Toronto, Hamilton, London and Windsor:—

	Boys	Girls	Total
April, 1942	40	34	74
May	39	34	73
June	40	34	74
September	39	28	67
October	42	30	72
November	42	30	72
December	40	34	74
January, 1943	45	30	75
February	45	30	75
March	45	30	75

Average attendance for the year—73
Average attendance of the whole school for the year—274

Enrolment by counties and districts, O.S.D. residential school, Belleville:—

Algoma	10 pupils	Nipissing	4 pupils
Brant	4 "	Norfolk	1 pupil
Carleton	14 "	Northumberland	1 "
Cochrane	5 "	Ontario	5 pupils
Durham	2 "	Oxford	7 "
Dundas	1 pupil	Peel	1 pupil
Elgin	2 pupils	Perth	2 pupils
Essex	8 "	Prince Edward	1 pupil
Frontenac	4 "	Rainy River	1 "
Grey	2 "	Renfrew	3 pupils
Grenville	1 pupil	Russell	1 pupil
Haldimand	3 pupils	Simcoe	7 pupils
Halton	2 "	Stormont	5 "
Hastings	8 "	Sudbury	13 "
Huron	3 "	Thunder Bay	6 "
Kenora	1 pupil	Timiskaming	10 "
Kent	7 pupils	Victoria	1 pupil
Lanark	5 "	Waterloo	12 pupils
Leeds	2 "	Welland	9 "
Lennox	1 pupil	Wellington	6 "
Lincoln	3 pupils	Wentworth	3 "
Middlesex	5 "	York	28 "

Enrolment by cities—O.S.D. residential school, Belleville:—

Brantford	2 pupils
Fort William	1 pupil
Hamilton	2 pupils
Kingston	2 "
Kitchener	4 "
London	3 "
Ottawa	8 pupils
Port Arthur	1 pupil
St. Catharines	1 "
Sault Ste. Marie	6 pupils
Toronto	17 "
Windsor	5 "

(Also included in the enrolment by counties and districts)

Thirty-four pupils left the Belleville residential school last year, their ages and their reasons for leaving being:

6 years—	1 pupil	attending day class
7 "	1 "	" " "
8 "	1 "	" " "
9 "	3 pupils	" " "
10 "	2 "	" public school
13 "	3 "	working
14 "	2 "	attending day class
15 "	10 "	working
16 "	11 "	"

Thirty-nine new pupils were admitted to the Belleville residential school, their ages on admission being:—

5 years—	17 pupils
6 "	11 "
7 "	3 "
8 "	3 "
9 "	2 "
10 "	2 "
11 "	1 pupil

Ten pupils left school from the O.S.D. day classes in Toronto, Hamilton London and Windsor:—

19 years—	1 pupil	working
18 "	1 "	"
17 "	1 "	"
16 "	2 pupils	"
15 "	5 "	"

Ten new pupils were admitted to the O.S.D. day classes in Toronto, Hamilton, London or Windsor:—

5 years—	1 pupil
6 "	1 "
8 "	2 pupils
10 "	2 "
13 "	2 "
15 "	2 "

Ages of pupils when they became deaf, as given by the parents:—

Congenital or born deaf	162
During first year of life	48
Between 1 and 2 years	28
Between 2 and 3 years	14
Between 3 and 4 years	10
Over 4 years	17
	279

AGE-GRADE TABLE—September 15, 1942

	5 yrs.– 6 yrs.	6 yrs.– 7 yrs.	7 yrs.– 8 yrs.	8 yrs.– 9 yrs.	9 yrs.–10 yrs.	10 yrs.–11 yrs	11 yrs.–12 yrs.	12 yrs.–13 yrs	13 yrs.–14 yrs.	14 yrs.–15 yrs.	15 yrs.–16 yrs.	16 yrs.–17 yrs.	17 yrs.–18 yrs.	18 yrs.–19 yrs.	Totals	TOTALS
Junior School																
4 rooms, Preparatory I	17	19	4	1	...	...	...	...	...	...	...	...	...	...	41	
4 rooms, Preparatory II	...	4	15	15	6	2	1	...	...	...	...	...	...	...	43	
2 rooms, Preparatory III	...	...	...	9	5	6	3	...	...	...	...	...	...	...	23	
2 rooms, Grade I	...	...	...	1	2	6	13	1	...	...	...	...	...	...	23	
Day Classes:																
Preparatory I	4	1	...	...	...	...	...	1	...	...	...	...	...	...	6	
Preparatory II	1	1	1	1	1	...	1	...	...	...	...	...	...	...	6	
Preparatory III	...	1	...	1	2	2	1	...	...	...	...	...	...	...	7	
Grade I	...	...	...	1	1	1	...	...	...	...	...	...	...	...	3	152
Intermediate School																
1 Academic, Grade III	...	...	...	...	...	4	2	5	...	...	...	...	...	...	11	
2 Academic, Grade IV	...	...	...	...	...	2	...	3	3	3	...	...	...	...	11	
1 Vocational	...	...	...	...	...	...	2	6	2	...	...	...	...	...	10	
2 Vocational	...	...	...	...	...	...	...	5	3	1	...	...	...	...	9	
Day Classes:																
1 Academic	...	...	...	...	...	...	6	3	2	2	...	...	...	...	13	
2 Academic	...	...	...	...	...	3	2	3	...	...	...	...	...	...	8	
1 Vocational	...	...	...	...	...	...	1	1	...	...	...	...	...	...	2	
2 Vocational	...	...	...	...	...	...	1	1	1	1	...	...	...	...	4	68
Senior School																
0 Academic, Grade V	...	...	...	...	...	...	1	2	3	7	...	...	...	...	13	
1 Academic, Grade VI	...	...	...	...	...	...	...	...	1	2	1	...	...	...	4	
2 Academic, Grade VII	...	...	...	...	...	...	...	...	...	1	3	...	...	...	4	
3 Academic, Grade VIII	...	...	...	...	...	...	...	...	...	...	1	1	...	...	2	
1 Vocational	...	...	...	...	...	...	...	...	1	1	3	...	...	1	6	
2 Vocational	...	...	...	...	...	...	...	...	...	...	2	4	...	...	6	
Day Classes:																
1 Academic	...	...	...	...	...	...	...	2	2	4	3	...	...	...	1	
2 Academic	...	...	...	...	...	...	...	1	1	1	2	...	...	...	5	
3 Academic	...	...	...	...	...	...	...	...	...	1	1	...	...	...	2	
4 Academic, Grade IX	...	...	...	...	...	...	...	...	1	...	...	1	1	...	3	
2 Vocational	...	...	...	...	...	...	...	1	...	...	2	...	...	...	3	59
Totals	22	26	20	29	17	26	34	35	20	24	18	6	1	1	....	279

ATTENDANCE-GRADE TABLE, 1942-43

	0 yrs.– 1 yr.	1 yr.– 2 yrs.	2 yrs.– 3 yrs.	3 yrs.– 4 yrs.	4 yrs.– 5 yrs.	5 yrs.– 6 yrs.	6 yrs.– 7 yrs.	7 yrs.– 8 yrs.	8 yrs.– 9 yrs.	9 yrs.–10 yrs.	10 yrs.–11 yrs.	11 yrs.–12 yrs	12 yrs.–13 yrs.	Totals	TOTALS
Junior School															
4 rooms, Preparatory I	31	9	1	....	....	....	....	....	....	....	....	....	....	41	
4 rooms, Preparatory II	5	18	20	....	....	....	....	....	....	....	....	....	....	43	
2 rooms, Preparatory III	1	1	7	9	5	....	....	....	....	....	....	....	....	23	
2 rooms, Grade I	....	1	2	5	10	4	1	....	....	....	....	....	....	23	
Day Classes:															
Preparatory I	4	2	....	....	....	....	....	....	....	....	....	....	....	6	
Preparatory II	1	5	....	....	....	....	....	....	....	....	....	....	....	6	
Preparatory III	....	2	2	1	1	1	....	....	....	....	....	....	....	7	
Grade I	2	1	....	....	....	....	....	....	....	....	....	....	....	3	152
Intermediate School															
1 Academic, Grade III	....	....	....	....	1	6	3	1	....	....	....	....	....	11	
2 Academic, Grade IV	1	1	....	1	....	1	6	....	1	....	....	....	....	11	
1 Vocational	1	1	....	1	1	2	1	3	....	....	....	....	....	10	
2 Vocational	....	....	1	2	2	2	1	1	....	....	....	....	....	9	
Day Classes:															
1 Academic	....	2	2	....	3	2	4	....	....	....	....	....	....	13	
2 Academic	....	3	1	....	....	2	....	2	....	....	....	....	....	8	
1 Vocational	....	....	....	....	....	....	2	....	....	....	....	....	....	2	
2 Vocational	....	1	....	....	....	1	1	1	....	....	....	....	....	4	68
Senior School															
0 Academic, Grade V	....	....	....	....	....	....	5	6	2	....	....	....	....	13	
1 Academic, Grade VI	....	....	....	1	....	....	....	2	1	....	....	....	....	4	
2 Academic, Grade VII	....	....	....	1	1	....	....	....	1	1	....	....	....	4	
3 Academic, Grade VIII	....	....	....	....	....	....	....	....	....	....	1	1	....	2	
1 Vocational	....	2	....	....	1	....	....	2	1	....	....	....	....	6	
2 Vocational	....	....	....	....	3	1	....	....	1	1	....	....	....	6	
Day Classes:															
1 Academic	....	....	....	....	....	....	1	3	4	2	1	....	....	11	
2 Academic	....	....	....	1	....	....	....	....	....	2	2	....	....	5	
3 Academic	....	....	....	....	....	1	....	....	....	....	....	1	....	2	
4 Academic, Grade IX	1	....	1	....	....	1	....	....	....	....	....	....	....	3	
2 Vocational	....	2	....	....	....	....	....	1	....	....	....	....	....	3	59
Totals	47	51	37	22	28	24	25	22	11	6	4	2	....	....	279

Teaching Staff

Having given many years of service, Miss Irma Panter resigned in August, 1942, owing to ill-health and home responsibilities. Her successor is Miss Grace Harris, a former member of our staff, who had taught in the British Columbia School during 1941-42.

Miss Mary O'Sullivan resigned to accept a position with the British Purchasing Commission in Washington, and Messrs. H. Vaughan and C. Stratton, having joined the armed services, were granted leave of absence for the duration of the war. These vacancies were filled by transferring teachers from department to department within the school and by the appointment of Misses M. E. Nichol, M. E. Meagher and R. Hanley, successful teachers of hearing children.

Mrs. Florence Lovering was appointed to the temporary staff as successor to Miss Mildred Leacock, who is now teaching household science in the public schools of the City of Kingston. The retention of three married women, Mesdames Simpson, Davidson and Molyneux, experienced teachers of the deaf, has helped to maintain an efficient staff.

The Day Classes

The day classes in Toronto, Hamilton, London and Windsor, operated as part of the Ontario School for the Deaf, are taught by competent, trained instructors. Owing to my responsibilities in Belleville it is possible for me to visit these classes only once a year. I visited them in May and am pleased to report that satisfactory work is being done in all classes. Those in charge have received the co-operation of inspectors, principals and teachers in their respective areas. In all centres the senior pupils go to the local vocational schools for shop work, and the intermediates to the regular public school manual training and household science classes.

In Windsor the older boys are able to participate with hearing boys in games and exercises in the gymnasium.

There is some difficulty in these cities in getting very young children to and from school. However, the very young children may attend school in Belleville if the parents so wish. In some cases children have been transferred to Belleville on account of daily transportation difficulties.

Residences and School Buildings

When the school was taken over by the R.C.A.F., during the summer of 1941, six houses were rented to be used as residences. At the close of school in June, 1942, it was realized that more accommodation was required. It was found possible to rent another large house, which was fitted up as a residence for the intermediate boys. This property has sufficient grounds for a rink in winter and a baseball diamond in summer.

The children in all the residences have ample space in the houses and outside grounds for play and recreation.

For most of the year the girls have been taken by a teacher to the Y.M.C.A. for games. Boys and girls have gone to the city skating rink twice a week for free skating, when the rink was available.

The three buildings used for school purposes are close together, which makes it possible for them to be operated as one unit.

The swings and other play equipment transferred from our former property to grounds in Belleville are used constantly by the children.

Care of Children

Housing, feeding and educating deaf children as young as five years of age require great care and devotion on the part of many employees. It is a satisfaction that letters received from parents express appreciation and thanks not only for the education of their children but for their care as well.

We have been fortunate in being able to engage and retain experienced supervisors, kitchen and dining-room staff who are anxious to care for and help the children in every way.

By moving some of the laundry equipment from the former laundry and by purchasing small washing machines it has been possible to wash and iron the children's clothing in our own laundry. This has been a valuable service as it enables us to assure parents that articles are not lost or destroyed.

Respectfully submitted,

W. J. Morrison,
Superintendent.

Dental Report for the School Year 1942-43

Boys: Fillings—(a) Amalgam, 68; (b) Porcelain, 17.
Prophylaxis, 40.
Extractions—(a) Permanent, 7; (b) Deciduous, 42.
Girls: Fillings—(a) Amalgam, 78; (b) Porcelain, 21.
Prophylaxis, 37.
Extractions—(a) Permanent, 5; (b) Deciduous, 46.

G. C. Caldwell,
Dentist.

Medical Report for the School Year 1942-43

Owing to two epidemics of mumps and an epidemic of influenza we have had 275 admissions to the hospital this session. Unfortunately these three epidemics were unavoidable. The children all made uneventful recoveries.

All the new pupils were given scarlet fever toxin and diphtheria toxoid All pupils not vaccinated against smallpox were vaccinated.

The entire school was tuberculin tested. No active cases were discovered.

Several minor injuries (none of a serious nature) required attention.

The general health of the children is good.

R. W. Tennent,
Physician.

Bursar's Report

Cost per pupil, Year ending March 31, 1943

Heading of Expenditures	Total expenditures year ending March 31, 1942	Yearly cost per pupil, year ending March 31, 1942	Weekly cost per pupil, year ending March 31, 1942	Total expenditures year ending March 31, 1943	Yearly cost per pupil, year ending March 31, 1943	Weekly cost per pupil, 'ear ending March 31, 1943
Medicine and medical comforts..	$454.96	$1.61	$0.03	$560.11	$2.05	$0.04
Groceries and provisions........	17,818.26	62.96	1.21	17,294.59	63.12	1.21
Bedding, Clothing and shoes.....	534.35	1.89	.04	943.43	3.44	.07
Fuel, light power and water.....	6,300.67	22.26	.43	6,782.49	24.76	.48
Laundry, soap and cleaning.....	2,267.51	8.01	.15	2,276.63	8.32	.16
Furniture and furnishings.......	1,057.88	3.74	.07	2,134.34	7.79	.15
Farm and garden	2,851.74	10.08	.19	4,131.18	15.08	.29
Repairs and alterations.........	2,829.00	10.00	.19	3,215.33	11.73	.22
School supplies and equipment...	1,832.15	6.47	.13	2,451.42	8.96	.17
Maintenance of motor vehicles...	3,708.25	13.10	.25	458.48	1.65	.03
Contingencies..................	2,968.72	10.49	.20	3,687.66	13.46	.26
Vocational supplies.............	1,446.43	5.11	.10	470.02	1.71	.03
Travelling expenses.............	699.32	2.47	.05	679.05	2.48	.05
Salaries and wages	84,556.67	298.79	5.75	78,857.08	287.79	5.54
Total expenditures.........	$129,325.91	$456.98	$8.79	$123,941.81	$452.34	$8.70
Revenue						
Pay Pupils....................	$4,362.00			$5,287.50		
Farm..........................	6,000.24			6,344.09		
Miscellaneous..................	409.60			220.37		
Perquisites, Pay List...........	3,526.65			1,616.00		
Industries.....................	95.40			....		
Total......................	$14,393.89			$13,467.96		

Average number of pupils, 1941-42 term, 283
Annual cost per pupil, $456.98.
Weekly cost per pupil, $8.79.

Average number of pupils, 1942-43 term, 274
Annual cost per pupil, $452.34
Weekly cost per pupil, $8.70.

C. B. McGuire,
Bursar.

THE SCHOOL FOR THE BLIND

I have the honour to submit the Annual Report for the Ontario School for the Blind for the school year 1942-43.

Enrolment

	Boys	Girls	Total
Enrolment, June, 1942	88	72	160
Withdrawals, June, 1942	10	11	21
	78	61	139
New students, September, 1942	18	12	30
New students admitted during the term	1	1	2
	97	74	171
Withdrawals during the term to June 1, 1943	13	4	17
Enrolment, June, 1943	84	70	154

Enrolment by Provinces

Ontario, 114; Alberta, 14; Manitoba, 5; Saskatchewan, 21. Total, 154.

Graduates and Withdrawals

Age	No. Pupils	Age	No. Pupils	Destination	
22	1	17	4	Withdrew	4
21	3	16	5	Emigrated	1
20	8	15	2	Employed	25
19	2	14	2	School and University	4
18	10	12	1	Unreported	4
		Total	38		38

New Pupils in Age Groups

Age	No. Pupils	Age	No. Pupils	Age	No. Pupils
6	5	11	3	16	4
7	4	12	2	17	1
8	4	13	3	18	2
10	2	15	2		
				Total	32

Mental Ratings of New Students

Intelligence Quotient	No. Pupils	Intelligence Quotient	No. Pupils
Untested (language difficulties, etc.)	8	90 to 110	9
50 to 70	1	110 to 130	5
70 to 80	3	140 to 150	1
80 to 90	5	Total	32

Age-Grade Table

Grade	6–7 years	7–8 years	8–9 years	9–10 years	10–11 years	11–12 years	12–13 years	13–14 years	14–15 years	15–16 years	16–17 years	17–18 years	18–19 years	19–20 years	20–21 years	21–22 years	Total
I	6	4	6	...	2	1	1	...	2	...	...	...	...	...	...	...	22
II	...	2	4	1	1	2	1	...	...	...	1	1	...	...	...	...	13
III	...	1	...	6	4	2	...	2	...	2	...	...	...	...	...	...	17
IV	...	...	1	...	2	6	5	2	...	2	3	...	1	1	...	...	23
V	...	...	...	...	2	1	...	3	1	2	3	1	1	...	1	...	15
VI	...	...	...	...	...	2	6	3	2	2	1	...	...	...	...	...	16
VII	...	...	...	...	...	1	...	1	1	3	2	...	...	...	...	...	8
VIII	...	..	...	...	...	...	2	4	1	2	2	1	1	1	...	...	14
IX	...	...	...	...	...	...	...	1	1	3	1	4	...	1	2	...	13
X	...	...	...	...	...	...	...	...	1	...	1	3	2	3	...	1	11
XI	...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	2
XII	...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	1	3
Specials	...	...	...	...	...	...	...	...	...	...	...	...	2	...	4	1	7
Totals	6	7	11	7	11	15	15	16	9	16	14	10	9	6	9	3	164

School and Student Honours

At the Stratford Musical Festival this year the O.S.B. madrigal ensemble choir won first place. This, being the third consecutive win, the Stratford-Beacon-Herald Trophy becomes the permanent possession of the school. The O.S.B. male chorus tied for first place with the Listowel High School chorus, which gives each group six months' possession of the Pounder Trophy.

Louise Cowan of Princeton, Ont., who has been an under-graduate at McMaster University for the past four years as a Bursary student of this school, graduated from McMaster in June.

The Ethel Charlton Memorial Scholarship for general proficiency in the graduating year was won by Joyce Burrows of Toronto.

The Character Cups for senior students were won by Enna Buchkowsky of Yellow Creek, Sask., and Oscar Amyotte of Bonfield, Ont.

Staff Changes

Mr. John MacKellar, porter at the Ontario School for the Blind, passed away June 26th, 1943. Mr. MacKellar has been a faithful and co-operative worker for the past six years.

Miss Mildred Howell, nurse at the Ontario School for the Blind from 1934 to November last, married and resigned her position. For the past nine years, Miss Howell has been a very capable, painstaking and efficient nurse.

Miss Isobel Draper, literary teacher, who has been a member of the staff for the past nineteen years, is leaving this summer to get married. Throughout her life at the school, she has given exceptional service, both in her classroom and in the extra curricular activities and life of the school.

War Work

The staff, student body and the two senior clubs contributed $35.00 to Russian Relief, $41.10 to Chinese Relief, $231.40 to the Red Cross and some 70 knitted and sewn articles were contributed to war work by the girls of the School.

Grades 2 and 3 have purchased war savings stamps representing the value of $86.00.

Many of the staff and fifteen of the senior students have been regular blood donors. The help and teaching staff have qualified as bronze medal purchasers of war bonds and war savings certificates.

Library Report

During the year, the library has been decorated, the stacks varnished and many books repaired.

There has been an addition of 100 volumes of Braille books, mostly for senior reading, and a set of Primers for the Primer Class.

Junior Girls' Playroom

Through the efforts of the members of the staff assisted by donations from friends of the school the Junior Girls' Playroom was completely refitted this year. The large room was painted, decorated with murals of the Pied Piper, equipped with a "life size" playhouse and a reading nook and furnished with a games table and many books and toys.

Medical Report

A physical examination, diphtheria toxoid, whooping cough serum and where necessary vaccination were given to new students and the usual health services to all students. Cod liver oil was given to a great number of the students during the fall and winter months.

Number of patients	103
Number of hospital days	942

Summary of Cases

Common Cold and Sore Throat	31
General Malaise and Nausea	4
Bronchitis	1
Influenza	18
Mumps	15
Impetigo	3
Rheumatism	1
Sprained Ankle	3
Infected Nose	1
Abscess	4
Miscellaneous	30
	103

J. A. Marquis, M.D.

Report of the Opthalmologist

Thirty-one new pupils were examined as follows:

Condition of Sight	Male	Female	Total
1. Limited vision in both eyes	7	5	12
2. Limited vision in one eye	....	2	2
3. Quantitative light perception in both eyes	4	2	6
4. Quantitative light perception in one eye only	6	3	9
5. Without light perception in either eye	1	1	2
6. Untested for sight	1	....	1
Totals	19	13	32

Diseases Causing Blindness	Male	Female	Total
1. Ophthalmia Neonatorum and Keratitis	3	2	5
2. Congenital Cataract	6	2	8
3. Myopia	2	2	4
4. Optic Atrophy	1	1	2
5. Congenital Buphthalmus and Congenital Malformation	4	1	5
6. Fundus Lesions, Diseases of Retina and Choroid	1	2	3
7. Sympathetic Ophthalmia, Plastic Uveitis	1	3	4
8. Untested for sight	1	....	1
Totals	19	13	32

The four cases of sympathetic ophthalmia (group 7) might have been prevented had the injured eye been removed earlier. It is evident that there is still much to be done by way of public, parental and professional education before this unfortunate type of case can be eliminated.

A complete ocular examination of the entire school population was carried out during the fall months. Considerable improvement both in regard to the present eye condition and to the less frequent occurrence of eye disorders was noted.

It is felt that improved living conditions and better diets are largely responsible in conserving and improving the sight of the children coming to this school.

Norman Bragg, M.D., F.A.C.S.

Dentist's Report

All pupils were examined and the necessary work completed.

	Boys	Girls
Fillings	151	103
Extraction of permanent teeth	18	12
Extraction of deciduous teeth	18	24

J. R. WILL.

BURSAR'S REPORT — Financial Report

EXPENDITURES:		
Salaries and Wages	$56,987.89	
Travelling Expenses	329.00	
Medical Department	406.49	
Groceries and Provisions	14,734.51	
Bedding and Clothing	387.81	
Fuel, Light, Power and Water	11,007.77	
Laundry, Soap and Cleaning	1,193.24	
Furniture and Furnishings	345.88	
Farm and Garden	686.15	
Repairs and Alterations	1,968.06	
School Supplies, etc.	1,617.12	
Dental and Occulist	431.00	
Contingencies	1,434.76	
		$91,529.68
CASUAL REVENUE RETURNED TO DEPARTMENT:		
Farm Account	$1,215.56	
Perquisites	5,451.83	
Western Fees	13,544.46	
Chickens sold	60.00	
Oats sold	6.50	
Pigs sold	49.45	
		$20,327.80
ACTUAL EXPENDITURE		$71,201.88

G. H. RYERSON, Bursar.

I should like to express my personal appreciation of the faithfulness to duty of the work staff and of the splendid co-operation and unflagging zeal of the teaching staff in the interest of the blind students of this Province.

I have the honour to be, your obedient servant,

(Signed) H. J. VALLENTYNE,
Superintendent.

PUBLIC LIBRARIES

I have the honour to submit the following report of the Public Libraries Branch for the year 1942, which includes statistics of the public libraries of the province for the year 1941, together with a statement of the Legislative Grants paid in 1942.

During the year, the work of the Branch was carried on under the supervision of the Acting Inspector.

Public Libraries of the Province

There is a slight reduction in the number of libraries in the Province. Twelve Association Libraries were removed from the list of active libraries, and one Free library. The Association libraries concerned have, in almost every instance, been on the down grade for a long time, and has not submitted an annual report to the Department for two years or more; accordingly, no Legislative Grants were paid recently to these libraries. The Free library removed from the list had not reported, or received a Legislative Grant for two years, but it is still in operation.

Although the number of public libraries in the Province shows a decrease this year, the expenditure on books, and the total expenditure of the libraries, show an increase. On the other hand, the circulation figures are less. This latter feature may be accounted for by the fact that many of the men and women who were once regular library patrons, are now on active service. However, if it were possible to procure the book circulation figures from camps and other centres where these people are now stationed, it is probable that these statistics would indicate a heavier demand for books.

Change in Status of Libraries

One County Library Association was organized. The standing of one library was changed from that of an Association to a Free library, and three Association libraries were organized. The latter are; Merlin, Ripley and Selkirk. Kent County organized as a County Library Association, and Blenheim changed from an Association to a Free library under Part 1 of The Public Libraries Act.

The Association Libraries removed from the Departmental list are as follows; Badjeros, Belwood, Cookstown, Kars, Mildmay, Millbank, Nanticoke, Palermo, Port Dalhousie, Rockland, Victoria Road, Williamstown, and the Free Public Library at Arnprior.

The Legislative Grant to Training Centre 102 at Fort William was not renewed in 1942, and the grant given to the Ontario Library Association was increased from $50.00 to $200.00, due to the fact that no general meeting will be held in 1943, but a series of eight smaller groups in different parts of the Province.

Statistical Tables

The tables of statistics show there are 231 Free, and 260 Association libraries in the Province, and that the sum of $43,849.80 was paid in Legislative Grants. The amount expended by these libraries on books was $280,292.73, and the total expenditure of the libraries was $1,394,335.68. The number of volumes were 3,566,726, and the book circulation 13,357,639.

Library Positions

A complete change has taken place within the last year in connection with library positions. At one time we had a list of names of librarians and others who wished to secure better positions. Owing to the fact that many library boards have not realized they must pay salaries commensurate with the qualifications and status of the librarians, a number of these boards now find themselves faced with the problem of endeavouring to supply library service with very limited staffs. Many large organizations, knowing the high standard librarians must attain, have been ready and anxious to pay salaries that would make it worth while for the librarians to change their positions.

County Library Associations

Gradually the County Library idea is spreading throughout Ontario. About eleven years ago the Lambton County Library Association held its first meeting. As time went on this organization learned a great deal by experience, and this knowledge has proved so valuable that to-day the Association might well be taken as a pattern for County Library work in Ontario. Later on, Elgin, Essex, Huron, Middlesex, Oxford, and Simcoe Counties organized, and in May of 1942, Kent County came into line. This completes a solid block in the western part of old Ontario, and with Simcoe County Library Association nearer the centre of the province, it is hoped the influence will spread, especially towards the east, as at present there are no County Library Associations between Toronto and Ottawa—a section in which there is undoubtedly a need for such organizations.

Travelling Libraries

This section of the Branch continues to show an increase in book circulation over preceding years. To December 31st, 1942, 1,285 Travelling Libraries were sent out, and 4,692 books were added to the collection. The number of volumes at present is 42,491. The increased circulation over the previous year is over 1,600 volumes

Appended herewith are the statistical tables for the year 1941.

S. B. Herbert,
Acting Inspector of Public Libraries.

FREE PUBLIC LIBRARIES

Showing Statistics, 1941, and Legislative Grants Paid in 1942

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
1	Acton	1,951	567	5,921	11,439	5	99.00	295.40	848.58
2	Ailsa Craig	457	162	4,100	2,048	6	94.37	142.55	282.76
3	Almonte	2,387	596	5,021	18,589	12	135.89	219.70	791.41
4	Amherstburg	2,900	35	6,620	30,298	35	129.47	491.58	2,269.69
5	Arthur	1,035	175	3,958	6,916	8	96.18	39.58	69.16
6	Aurora	2,762	803	7,391	24,380	12½	129.36	585.41	1,273.16
7	Aylmer	2,500	1,750	14,618	18,507	12	138.16	340.87	1,385.13
8	Ayr	782	384	4,950	7,257	24	73.43	90.07	647.82
9	Barrie	9,521	4,480	11,713	84,333	33½	203.66	1,831.68	5,260.79
10	Beamsville	1,200	701	9,236	16,241	15	139.87	500.20	1,179.88
11	Beaverton	2,500	202	3,106	3,120	10	32.83	39.96	176.78
12	Beeton	600	96	2,706	1,469	24¾	32.78	37.42	222.21
13	Belleville	15,391	7,851	17,669	100,882	66	209.00	1,960.66	7,852.14
14	Belmont	400	343	2,130	3,334	6	56.00	81.80	268.07
15	Blenheim	1,650	153	8,096	9,221	22	108.28	200.94	1,165.02
16	Bothwell	647	146	2,572	4,213	10½	37.35	60.62	211.78
17	Bracebridge	2,552	1,074	6,097	25,138	25	138.22	329.46	1,357.02
18	Brampton	5,975	2,865	8,514	40,054	29½	159.00	750.78	3,535.04
19	Brantford	31,439	14,905	42,971	206,142	59	209.00	3,762.82	14,256.45
20	Brighton	1,500	196	3,368	15,233	12	83.99	164.57	527.24
21	Brockville	9,961	7,456	24,011	78,920	42	159.00	1,382.86	6,064.32
22	Brussels	750	163	5,346	4,264	30	45.62	92.01	742.38
23	Burk's Falls	680	448	2,883	2,681	8	82.55	103.33	444.80
24	Campbellford	2,784	1,784	9,552	25,901	30	159.00	687.95	2,011.08
25	Cardinal	1,530	420	4,220	5,967	4	93.41	122.57	371.30
26	Carleton Place	4,258	302	6,867	9,427	22	142.12	331.59	1,039.41
27	Cayuga	700	78	2,955	2,497	6	25.99	44.49	115.44
28	Chatham	17,985	4,234	29,118	121,336	66½	209.00	1,810.58	9,309.52
29	Chesley	1,793	412	6,152	17,336	9½	146.92	338.39	948.28
30	Clifford	452	85	5,253	4,308	58	32.23	82.93	181.76
31	Clinton	1,945	543	11,186	11,250	32½	214.50	254.08	1,555.98
32	Collingwood	6,000	1,050	13,459	25,002	33	148.02	525.61	2,953.26
33	Cornwall	13,774	2,443	13.016	47,992	51½	159.00	1,017.49	3,298.88
34	Delhi	1,985	274	3,740	12,625	12	122.85	270.84	873.96
35	Drayton	521	213	4,251	2,928	22	55.42	37.50	354.58
36	Dresden	1,592	262	4,201	9,554	32½	120.17	311.62	966.11
37	Dryden	1,702	485	4,771	14,694	8	99.00	355.19	1,020.17
38	Dundas	5,384	3,066	10,775	39,340	25	150.18	680.01	4,493.94
39	Durham	1,937	772	7,717	15,502	12	125.27	458.66	1,002.39
40	Elmira	2,048	1,009	7,176	8,570	14	149.60	207.77	1,203.93
41	Elora	1,208	443	10,964	14,191	13	119.67	253.09	896.80
42	Erin	483	138	3,643	1,923	6	10.50	23.83	205.60
43	Essex	1,890	532	4,835	5,373	16	130.50	261.56	1,073.84
44	Exeter	1,582	801	5,278	17,336	15½	130.22	343.27	1,198.54
45	Fenelon Falls	1,080	388	3,574	9,359	6	105.05	346.04	1,050.10
46	Fergus	2,792	589	6,803	15,650	18	105.20	272.72	1,456.24
47	Flesherton	481	138	1,076	2,026	11	73.54	122.89	198.28
48	Fonthill	1,000	501	8,940	2,816	7	70.49	64.31	345.92
49	Forest	1,569	841	3,445	20,075	26	127.79	298.50	1,095.19
50	Fort Erie, Main	6,873	3,048	12,405	33,975	32	241.64	908.18	2,397.18
51	Branch			Included in figures of Main Library					
52	Fort Frances	5,646	2,091	3,855	25,298	33	195.25	527.90	2,850.23
53	Fort William, Main	26,251	13,882	48,297	241,982	108	419.00	2,763.89	19,065.23
54	Branch			Included in figures of Main Library					

FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
55	Galt	14,584	8,816	15,029	82,539	61	209.00	2,062.65	8,074.26
56	Gananoque	3,863	2,141	7,589	25,836	36	159.00	386.52	2,504.41
57	Georgetown	2,500	908	5,608	10,576	13½	137.15	381.22	1,349.87
58	Glencoe	793	503	4,474	10,698	......	101.97	251.88	687.48
59	Goderich	4,886	2,310	7,741	22,816	36	159.00	395.30	2,469.19
60	Gore Bay	800	225	1,670	2,829	12	76.59	117.69	303.96
61	Grand Valley	629	118	3,671	5,510	15	49.57	97.12	901.46
62	Gravenhurst	2,050	744	3,819	23,874	24	124.20	449.88	1,257.01
63	Grimsby	2,004	1,517	6,143	34,601	27½	148.52	464.92	2,133.53
64	Guelph	22,602	11,297	38,071	202,499	57	154.00	3,019.17	12,853.33
65	Hagersville	1,429	344	4,253	6,928	9	135.30	183.52	701.21
66	Haileybury	2,197	610	5,512	16,069	18½	86.64	175.28	1,001.23
67	Hamilton, Main	161,138	38,923	161,297	720,772	204	742.82	12,342.99	90,935.14
68	Barton Branch			Included in figures of Main Library					
69	Kenilworth Branch								
70	Locke St. Branch								
71	Mountain Branch								
72	Hanover	3,300	1,880	6,434	21,594	28½	132.70	586.39	1,322.08
73	Harriston	1,292	955	6,902	23,674	35½	149.72	228.96	1,193.73
74	Hensall	686	202	3,316	5,907	12	88.49	204.00	363.66
75	Hespeler	3,003	1,186	7,246	23,404	19	204.00	614.57	2,313.78
76	Hillsburg	400	208	2,630	4,303	8	48.24	76.03	222.67
77	Ignace	346	67	860	1,424	12	9.79	28.03	86.75
78	Ingersoll	5,635	3,732	11,061	43,969	32	204.00	1,097.97	3,291.29
79	Kemptville	1,250	845	4,755	9,974	14	119.95	224.20	683.33
80	Kenora	8,466	4,036	8,621	58,783	34	159.00	1,209.99	4,625.51
81	Kincardine	2,254	805	5,383	6,765	13½	92.59	257.30	1,185.27
82	Kingston	29,548	15,578	35,884	221,874	66	209.00	3,174.88	16,422.67
83	Kingsville	2,400	570	7,026	11,060	20	139.02	328.18	1,251.96
84	Kitchener	34,918	12,398	45,220	245,174	66½	209.00	6,164.05	18,697.24
85	Lakefield	1,330	575	3,003	8,707	6½	130.55	153.66	421.25
86	Lanark	719	250	2,908	5,528	4	71.77	154.53	278.53
87	Lancaster			No Annual Report for 1941					
88	Leamington	5,800	1,502	10,616	30,841	30½	149.00	971.57	2,737.22
89	Lindsay	8,354	3,761	19,898	66,014	36	159.00	1,803.07	4,879.60
90	Listowel	2,900	1,027	7,802	34,508	30	131.19	410.71	1,332.43
91	Little Britain	250	70	3,741	3,099	78	49.22	20.31	197.35
92	Little Current	1,100	478	1,520	3,211	6	119.00	308.18	394.30
93	London, Main	78,393	25,547	113,374	476,472	108	720.11	12,215.03	56,963.04
94	East Branch			Included in figures of Main Library					
95	South Branch								
96	South East Branch								
97	Lucknow	964	258	6,399	8,946	258	121.80	309.63	451.28
98	Markdale	781	460	3,828	5,661	7½	91.99	184.20	697.12
99	Meaford	2,800	1,000	5,110	27,929	27¾	117.25	804.42	1,659.83
100	Merrickville	800	276	2,669	4,600	49	93.04	200.18	454.30
101	Merritton	3,131	965	10.404	14,961	12	124.85	574.74	2,308.81
102	Midland	6,579	2,171	8,744	48,623	29½	191.77	1,283.23	4,966.72
103	Millbrook	743	225	3,204	16,576	8	113.96	177.48	463.70
104	Milton	1,800	400	7,648	6,771	7½	99.00	317.89	768.99
105	Milverton	995	255	6,375	7,968	11	115.00	210.08	794.59
106	Mimico	7,000	2,899	8,373	47,963	35	154.00	1,154.86	4,761.31
107	Mitchell	1,678	409	5,551	14,101	23	130.17	302.78	1,073.63
108	Mount Dennis	9,680	6,355	6,945	71,284	30	141.50	556.52	3,578.20
109	Mount Forest	1,815	967	7,048	12,283	25	133.23	239.81	1,419.09

FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
110	Newcastle	686	328	5,069	10,565	7	147.72	249.77	855.70
111	New Hamburg	1,400	648	4,535	14,609	24	131.50	231.38	790.78
112	New Liskeard	3,000	1,332	12,108	29,038	45	139.07	707.44	2,301.03
113	Newmarket	3,790	1,227	7,349	31,680	15	132.09	578.84	1,312.07
114	New Toronto	9,214	2,794	14,950	76,644	53	204.00	1,543.06	7,052.15
115	Niagara	1,400	221	10,070	5,983	8	138.05	229.48	876.73
116	Niagara Falls, Main	19,747	8,158	30,108	153,169	104	404.03	6,053.62	18,225.54
117	Branch			Included in figures of Main Library					
118	North Bay	16,051	8,276	20,048	113,886	33	209.00	2,089.94	8,625.81
119	Norwich	1,300	400	5,749	10,117	9	121.82	152.14	909.66
120	Norwood	710	531	2,386	10,510	26	80.90	79.13	518.17
121	Oakville	3,900	680	4,891	22,869	29½	154.00	555.14	2,784.26
122	Oakwood	250	110	3,110	2,472	6	58.31	124.69	209.29
123	Oil Springs	514	88	1,718	8,738	6½	52.38	115.37	211.85
124	Orangeville	2,800	780	10,014	23,529	30	140.97	375.01	2,182.29
125	Orillia	9,416	3,090	11,684	67,685	33	204.00	1,674.67	5,920.29
126	Oshawa	26,440	14,567	18,898	107,774	66	209.00	3,311.38	11,834.82
127	Ottawa, Main	150,277	32,903	176,765	512,993	262	864.39	14,369.31	84,730.25
128	Boys and Girls Br.								
129	Edinburgh Branch								
130	Rideau Branch			Included in figures of Main Library					
131	South Branch								
132	West Branch								
133	Otterville	2,393	98	1,639	2,423	15	67.20	93.40	337.50
134	Owen Sound	13,503	4,098	23,885	116,989	50	209.00	1,651.43	6,851.75
135	Paisley	729	250	3,460	4,420	13½	89.14	68.26	445.68
136	Palmerston	2,500	787	5,046	8,339	38½	101.70	181.88	2,105.74
137	Paris	4,528	2,009	15,304	33,424	35	209.00	511.01	2,547.84
138	Parkhill	998	591	3,936	10,264	18	118.87	258.21	893.95
139	Parry Sound	4,732	1,112	8,030	27,179	14	99.00	798.21	1,720.84
140	Pembroke	10,975	2,700	16,551	34,796	25½	209.00	869.20	3,418.37
141	Penetanguishene	4,000	715	9,113	18,156	10½	123.15	263.88	1,747.86
142	Perth	4,412	1,220	6,822	36,604	33	159.00	715.11	2,892.17
143	Peterborough	25,703	867	34,133	176,219	72	209.00	2,790.35	14,255.06
144	Petrolia	2,700	1,285	2,193	14,272	25	115.50	504.01	946.50
145	Picton	3,570	2,550	10,385	34,363	43½	209.00	867.22	3,052.15
146	Porcupine-Dome	5,339	1,229	4,906	30,753	16½	104.30	699.74	1,858.03
147	Port Arthur	24,384	6,733	19,966	152,858	72	209.00	2,549.89	14,524.25
148	Port Carling	600	99	2,690	4,633	8	66.86	67.53	309.30
149	Port Colborne	6,903	2,431	8,264	26,386	29	145.50	651.21	2,023.64
150	Port Elgin	1,941	560	5,854	7,576	25	65.65	124.73	1,403.33
151	Port Hope	4,300	1,994	12,324	26,746	40	204.00	650.34	2,648.14
152	Port Perry	1,172	524	3,801	7,040	14	59.52	86.08	894.91
153	Port Rowan	630	203	2,956	6,937	6	114.81	200.53	450.56
154	Prescott	3,021	1,244	13,603	26,348	12	186.92	500.00	1,846.35
155	Preston	6,358	1,573	10,549	63,464	24	159.00	871.13	3,561.49
156	Renfrew	5,060	2,169	15,744	41,507	27½	159.00	1,058.05	2,771.19
157	Richmond Hill	1,300	1,200	4,696	9,092	7	119.37	347.20	671.95
158	Rittenhouse	500	256	2,994	2,727	2	131.00	247.45	286.01
159	St. Catharines	30,426	10,323	39,197	267,928	63	209.00	3,790.89	19,603.29
160	St. Edmunds Twp.	595	240	2,349	3,338	4	54.51	111.79	285.05
161	St. Jacobs	600	254	2,161	3,747	10	77.17	123.79	676.57
162	St. Marys	4,017	1,915	1,168	21,739	29½	154.00	661.84	1,922.67
163	St. Thomas	16,817	7,039	32,807	166,170	69	209.00	4,099.14	12,868.98
164	Saltfleet Twp.	7,900	2,000	8,156	34,636	29	119.75	437.88	1,388.48
165	Sarnia	17,927	9,257	29,901	155,246	66	209.00	3,422.09	13,153.43
166	Saulte Ste.Marie, Main	28,000	8,179	23,619	160,071	85	359.00	4,805.51	13,996.93
167	West Branch			Included in figures of Main Library					
168	Schreiber	1,243	259	1,397	8,862	67	123.64	164.50	430.98
169	Seaforth	1,800	279	3,977	7,773	35	83.41	193.33	1,093.65
170	Shelburne	1,050	350	6,689	9,293	12	134.75	266.00	862.15

FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
171	Simcoe	5,955	2,955	14,630	53,739	33	159.00	1,054.59	5,891.15
172	Smiths Falls	8,000	2,656	14,105	28,337	42	159.00	1,793.08	4,085.02
173	South River	875	257	1,360	4,211	2	14.00	129.54	212.57
174	Springfield	390	170	2,331	4,697	6	36.68	42.36	195.63
175	Stayner	1,000	295	2,362	6,243	16	55.75	99.05	406.76
176	Stirling	935	524	6,006	10,971	7	136.37	301.03	879.34
177	Stouffville	1,219	632	6,214	10,812	27½	77.13	129.20	802.69
178	Stratford	17,040	6,010	29,704	133,854	66	209.00	2,081.40	9,431.96
179	Strathroy	2,874	559	5,966	14,826	32	139.02	335.13	1,118.78
180	Streetsville	700	500	3,897	11,506	12	54.03	106.16	454.44
181	Sudbury	29,268	5,418	10,409	101,671	39½	209.00	3,555.03	10,534.75
182	Sundridge	600	188	1,371	2,520	4	41.10	101.91	154.91
183	Sutton	806	492	4,841	4,647	6	88.41	157.16	491.76
184	Swansea	5,600	750	4,891	16,591	10	99.00	433.77	1,096.83
185	Tara	525	121	2,745	2,492	14	42.96	58.83	358.33
186	Tavistock	1,180	325	7,044	6,057	20	77.78	122.18	1,851.68
187	Teeswater	843	119	6,726	4,273	24	76.94	187.58	1,082.32
188	Thamesville	792	226	4,321	10,202	23	85.68	165.56	519.64
189	Thorold	5,000	796	8,499	17,835	27½	133.56	298.34	2,708.65
190	Tilbury	1,985	574	3,214	12,162	18	138.82	344.22	1,114.40
191	Tillsonburg	3,891	1,511	6,526	32,144	30½	147.84	477.43	2,046.94
192	Timmins	29,140	10,183	20,721	130,802	50	204.00	3,024.75	11,314.35
193	Toronto, Main	655,571	181,321	641,256	3,668,437	701	2,518.54	69,071.27	508,450.14
194	Beaches Branch			Included in figures of Main Library					
195	Bloor-Gladstone Br.								
196	Boys and Girls Br.								
197	Danforth Branch								
198	Deer Park Branch								
199	Downtown Branch								
200	Earlscourt Branch								
201	Eastern Branch								
202	Exhibition Branch								
203	Gerrard Branch								
204	High Park Branch								
205	Northern Branch								
206	Queen-Lisgar Br.								
207	Riverdale Branch								
208	Runnymede Br.								
209	Western Branch								
210	Wychwood Branch								
211	Yorkville Branch								
212	Trenton	8,190	4,750	13,668	47,522	25	154.00	1,059.14	3,676.86
213	Uxbridge	1,325	313	7,331	12,773	12	133.85	286.69	910.47
214	Walkerton	2,692	744	11,175	22,679	29½	134.50	610.71	2,023.98
215	Wallaceburg	4,802	1,940	7,758	32,072	59	159.00	455.73	2,942.51
216	Waterford	1,261	442	2,750	8,728	13	73.76	206.22	707.04
217	Waterloo	8,726	3,208	15,662	54,768	30	209.00	991.80	5,235.74
218	Watford	1,027	405	5,878	12,846	34	79.79	124.88	813.40
219	Welland	12,838	3,830	14,570	50,236	39	209.00	1,822.47	6,866.91
220	Weston	5,784	4,648	11,056	67,291	25	146.35	595.56	3,561.07
221	Whitby	4,612	1,485	6,771	30,469	25	127.02	844.17	2,323.21
222	Windsor, Carnegie	107,424	24,786	97,722	508,449	226½	1,053.85	13,125.67	64,135.29
223	Willistead			Included in figures of Main Library					
224	J. Richardson Br.								
225	Hugh Beaton Br.								
226	Sandwich Br.								
227	Prince Edward Br.								
228	Victoria Ave. Br.								
229	J. E. Benson Br.								
230	Wingham	2,061	1,255	8,865	11,006	30	147.09	303.77	1,206.00
231	Woodstock	11,758	3,650	24,191	85,033	66	209.00	1,867.51	7,373.23
	Totals	2,115,094	669,704	2,889,073	12,432,640	......	30,155.94	258,570.40	1,338,687.48

ASSOCIATION PUBLIC LIBRARIES

Showing Statistics, 1941, and Legislative Grants Paid in 1942

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
1	Agincourt	500	110	4,719	5,237	3	105.90	185.19	328.92
2	Allenford	400	30	780	1,555	84	36.89	45.00	69.03
3	Alliston	1,600	243	2,733	5,850	15	20.00	....	223.26
4	Alton	500	40	3,702	1,020	3	24.09	37.43	85.71
5	Alvinston	650	125	1,691	4,418	11½	49.95	23.40	307.74
6	Apple Hill	400	59	1,515	960	2	26.94	45.00	67.49
7	Arkona	400	148	3,533	4,300	5	67.89	75.78	206.05
8	Athens	700	170	5,806	3,151	3	23.84	62.78	116.90
9	Atwood	500	102	990	1,178	84	26.04	21.12	101.18
10	Auburn	250	61	2,281	993	4	10.00	12.57	73.09
11	Bala	400	89	1,216	724	10	20.00	2.25	102.98
12	Bancroft	1,050	149	5,314	10,528	8	95.26	168.37	318.84
13	Bayfield	350	108	3,051	2,277	60	25.00	15.00	134.20
14	Bayham	100	48	949	876	69	20.18	22.40	78.73
15	Baysville	380	51	1,947	1,911	2	40.25	57.99	97.90
16	Beachville	500	30	3,022	1,158	4	18.76	13.57	101.47
17	Beechwood	970	40	1,894	556	54	10.00	....	64.65
18	Belmore	150	20	517	148	52	....	24.21	42.67
19	Birch Cliff	3,548	115	3,099	5,558	3½	59.42	105.09	200.61
20	Blackwell	300	30	106	608	8	10.00	....	26.80
21	Blind River	2,350	173	3,014	5,423	4	73.95	134.05	251.16
22	Bloomfield	653	122	4,063	5,754	9½	99.86	189.64	367.29
23	Blyth	650	50	1,117	....	60	25.00	5.69	76.72
24	Bobcaygeon	976	170	3,744	8,744	10	127.03	179.53	713.72
25	Bolton	575	35	3,845	2,260	2½	14.24	30.00	89.03
26	Bond Head	200	31	927	773	19	13.92	16.57	46.79
27	Bowmanville	4,000	483	9,493	16,597	32½	143.90	441.68	1,026.47
28	Bradford	1,000	71	2,700	2,938	8	23.44	26.04	98.12
29	Brigden	500	215	774	6,304	6	10.00	....	80.93
30	Bronte	500	93	1,864	5,800	1	38.79	100.68	218.37
31	Brooklin	600	56	3,372	1,648	8	31.59	35.68	155.08
32	Brougham	200	46	1,232	700	72	29.25	32.68	98.17
33	Brownsville	250	106	2,088	889	4½	23.09	32.37	112.45
34	Brucefield	300	31	1,966	348	19	10.00	....	70.40
35	Burgessville	225	35	2,426	1,459	6	15.00	20.00	134.48
36	Burlington	4,000	352	6,871	23,088	8	71.96	201.60	770.43
37	Byron	400	94	654	2,538	10½	32.63	35.30	110.77
38	Caledon	300	42	3,325	372	2	9.00	....	98.76
39	Caledonia	1,485	106	2,007	3,365	3½	48.46	84.34	154.76
40	Callander	1,140	46	2,011	2,650	2	21.85	54.95	61.10
41	Cambray	2,700	30	3,469	898	13	25.60	31.20	72.54
42	Camden East	200	47	2,596	2,536	2	45.00	54.61	115.97
43	Canfield	700	32	907	550	78	23.53	35.74	47.29
44	Cannington	841	89	4,386	5,663	15	25.77	17.45	150.80
45	Cargill			No Annual Report for 1941					
46	Carlisle	160	31	1,245	1,475	72	12.22	....	47.00
47	Castleton	500	31	773	629	1	5.00	....	25.24
48	Chapleau	2,200	129	2,956	4,734	6	48.89	67.15	252.83
49	Chatsworth	260	31	1,826	2,957	62	10.00	....	52.98
50	Cheapside	200	31	3,265	897	20	10.00	24.02	50.77
51	Chesterville	1,025	44	1,245	621	4	26.29	31.71	90.24
52	Claremont	461	52	3,701	2,100	12	48.00	68.63	142.95
53	Clarksburg	390	102	4,469	3,708	20	50.22	56.49	254.04
54	Clarkson	2,000	113	2,001	1,697	1	48.27	82.21	94.62
55	Claude	50	31	3,368	210	2	7.45	5.26	11.14
56	Cobourg	5,497	313	6,778	21,506	20	98.89	332.15	1,137.21
57	Cochrane	3,000	242	4,973	14,976	6½	117.10	213.04	323.98
58	Colborne	1,000	145	2,549	10,264	12	47.50	62.49	237.96
59	Coldstream	100	37	2,785	1,508	84	104.10	128.86	226.33
60	Coldwater	600	159	2,596	1,978	14	21.72	34.27	221.46

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'y Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
61	Comber	600	53	4,731	3,583	7½	69.47	106.09	300.22
62	Coniston	2,400	117	2,063	3,741	6	73.87	124.28	184.30
63	Copper Cliff			No Annu	al Report	for	1941		
64	Corunna	590	102	85	4,056	58	25.00	....	78.50
65	Cottam	150	211	3,048	2,983	6	64.22	100.44	207.96
66	Courtright	320	214	1,585	4,890	66	33.50	35.00	123.87
67	Creemore	661	50	1,332	3,637	5	10.00	....	81.34
68	Deloro	300	102	988	3,200	1	33.00	81.38	90.59
69	Depot Harbour	300	45	3,473	1,864	1	23.57	94.21	114.37
70	Dorchester	500	78	1,900	2,585	14	25.73	29.57	150.10
71	Drumbo	500	52	5,131	1,748	12½	15,00	....	127.00
72	Dundalk	650	76	2,768	2,072	48	48.53	71.10	180.10
73	Dungannon	500	56	3,320	4,818	60	48.77	84.95	162.05
74	Dunnville	4,106	361	9,550	12,928	17¾	89.92	297.60	910.32
75	Dutton	800	157	5,704	9,053	10	105.47	145.94	482.34
76	Elk Lake	500	9	311	54	1	....	7.02	7.38
77	Elmwood	250	105	2,797	1,665	6	24.33	23.64	121.00
78	Embro	450	70	4,339	2,317	6	27.54	36.10	152.21
79	Emo	1,160	31	1,009	907	17	24.47	43.67	83.03
80	Englehart	1,150	35	1,322	1,893	2	10.00	18.16	34.36
81	Ennotville	600	51	4,749	711	2	36.91	58.36	176.91
82	Espanola	2,000	321	5,277	3,226	2	49.74	53.39	145.56
83	Ethel	200	42	1,471	375	10	10.00	....	118.19
84	Fenwick	800	164	3,063	3,320	6	36.56	72.50	169.94
85	Flinton	250	32	129	127	54	27.62	42.66	52.11
86	Fordwich	500	45	1,073	2,166	8	12.53	49.21	117.43
87	Foresters Falls	550	31	2,273	512	52	10.00	10.00	60.15
88	Frankford	1,000	260	3,779	7,000	8	109.82	128.95	385.41
89	Fulton	1,333	31	6,146	480	60	16.35	40.55	44.55
90	Glamis	100	25	1,078	478	8	....	....	37.08
91	Glanworth	500	80	2,574	2,335	6½	43.19	51.39	136.21
92	Glen Allen	700	32	1,270	2,203	54	12.60	16.70	41.95
93	Glen Morris	200	53	3,369	800	72	30.15	31.08	164.85
94	Goodwood	350	44	1,082	912	1½	15.81	24.07	37.25
95	Gores'Landing	200	67	2,550	884	1½	68.16	118.32	141.23
96	Gorrie			No Annu	al Report	for	1941		
97	Grafton	200	54	2,948	2,915	54	17.00	17.10	81.05
98	Granton	450	64	1,754	3,571	65	32.79	48.37	107.38
99	Haliburton	900	31	2,673	2,673	4	10.00	....	51.75
100	Harrietsville	70	45	3,223	1,294	64	24.54	48.67	110.03
101	Harrington	100	38	2,896	1,402	54	25.83	34.13	75.72
102	Harrow	1,032	307	3,033	6,415	9½	90.55	103.23	429.85
103	Harrowsmith	300	31	1,158	2,148	2	25.77	14.24	73.64
104	Havelock	1,300	56	557	1,219	4	13.16	17.72	23.59
105	Hawkesbury	6,304	59	1,440	5,482	9½	105.73	141.51	206.60
106	Hepworth	274	37	956	551	11½	10.00	....	68.69
107	Hickson	250	185	1,993	2,635	6	45.42	77.00	151.33
108	Highgate	350	120	3,011	3,717	21	104.44	186.58	373.58
109	Highland Creek	972	43	2,065	484	1½M	31.08	19.19	23.16
110	Hillsdale			No Annu	al Report	for	1941		
111	Hilton Beach	350	75	2,282	2,493	7	29.89	62.76	215.80
112	Holstein	300	30	2,482	22,92	76	29.50	23.81	175.95
113	Honeywood	100	92	1,475	626	84	29.93	46.87	78.91
114	Humber Bay	2,500	116	2,868	2,099	2	30.58	62.86	73.72
115	Huntsville	2,909	156	3,830	6,586	12	50.74	104.64	533.71

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
116	Hyde Park	200	42	208	1,829	55	18.62	17.25	33.02
117	Hyndford	400	59	2,140	2,749	19	48.07	31.64	125.19
118	Ilderton	500	64	2,270	2,480	4	56.69	85.74	195.40
119	Inglewood	450	32	1,759	3,137	2	23.57	54.64	59.22
120	Inwood	205	77	1,835	1,645	11	51.50	75.00	221.33
121	Iroquois	1,000	54	3,167	1,730	5	17.90	21.80	144.32
122	Iroquois Falls	1,298	173	5,936	8,002	7½	97.00	315.00	719.54
123	Ivanhoe	550	30	942	880	12	33.10	35.25	76.17
124	Jarvis	600	130	4,270	2,469	7	28.65	29.30	127.84
125	Kearney	310	87	1,164	3,053	2	14.48	40.73	58.21
126	Kemble	275	42	2,117	846	5	10.97	25.85	102.19
127	Kimberley	375	31	778	643	2	6.00	9.10	24.25
128	Kinsale	100	45	1,412	524	3	....	107.20	127.05
129	Kintore	2,200	57	3,304	3,697	74	85.04	91.57	202.74
130	Kirkfield	200	69	2,350	1,625	19	51.45	94.78	94.94
131	Kirkland Lake	27,000	1,631	6,941	63,172	59½	195.44	1,529.58	5,954.64
132	Kirkton	180	92	2,259	2,877	27	61.58	85.37	215.69
133	Komoka	200	34	1,919	305	72	29.00	30.00	136.22
134	Lakeside	3,000	27	1,949	4,881	84	43.20	74.63	134.55
135	Lambeth	500	71	2,731	8,515	8	66.66	89.45	329.22
136	Lefroy	2,950	30	2,029	1,079	4	10.00	....	39.50
137	Linwood	500	69	1,077	2,397	5½	21.91	27.17	80.68
138	Londesborough	150	30	684	1,380	61	18.42	45.18	73.36
139	Lorne Park	1,000	105	2,085	2,142	3	21.08	20.47	61.04
140	Lucan	608	96	2,424	4,764	7	73,53	166.27	371.16
141	Madoc	1,050	152	4,844	10,443	8½	20.00	....	241.99
142	Mandaumin	400	45	2,464	1,269	3	27.72	71.80	204.23
143	Manilla	200	107	7,099	1,977	19	31.93	48.15	240.28
144	Manitowaning	275	143	482	712	63	28.39	34.67	41.25
145	Manotick			No Annu	al Report	for	1941		
146	Markham	1,100	101	4,468	4,490	6	102.00	259.72	467.16
147	Marmora	1,095	467	4,594	11,364	12	109.02	242.50	630.83
148	Martintown	450	30	1,592	256	4	19.00	.45	8.70
149	Maxville	780	17	1,521	569	4	....	10.00	22.31
150	Melbourne	200	240	1,708	2,033	8	42.01	56.15	154.73
151	Merlin			Library	Organized	in	1942		
152	Millgrove	175	....	1,229	688	2	....	....	.08
153	Minden	400	32	2,650	655	2	9.00	25.00	78.63
154	Monkton	400	30	1,840	1,261	6	15.58	5.80	70.39
155	Mono Road	110	40	3,167	1,976	4	14.02	36.59	87.05
156	Moorefield			No Annu	al Report	for	1941		
157	Morrisburg	1,840	175	5,037	6,008	8	62.16	71.80	421.16
158	Morriston	225	43	2,587	780	64	9.00	....	49.28
159	Mount Albert	350	58	1,074	2,849	10½	23.07	5.00	155.15
160	Mount Brydges			No Annu	al Report	for	1941		
161	Mount Elgin	140	41	1,413	1,427	4	20.75	33.84	117.93
162	Napanee	3,416	320	8,915	22,509	23½	141.12	454.00	1,584.32
163	Napier	150	18	1,016	727	6	....	....	13.68
164	Newburg	430	70	2,791	1,690	4	23.95	36.76	104.45
165	Newbury	275	59	1,888	1,720	5	66.93	103.87	140.13
166	New Dundee	350	75	1,743	4,015	64	16.65	....	80.70
167	Newington	200	40	3,302	1,769	2	30.25	....	93.18
168	New Lowell	200	30	1,164	1,166	2	9.00	....	51.72
169	Norland	451	162	3,836	1,597	82	10.00	17.00	50.37
170	North Gower	350	43	904	3,027	24	34.76	40.52	111.85
171	Odessa	700	36	1,668	1,418	73	25.22	....	138.40
172	Omemee	650	52	2,124	3,054	6	77.46	79.75	262.47

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
173	Orono	700	56	2,930	2,607	10	16.19	65.19	106.85
174	Osgoode	800	67	1,601	3,818	2	10.88	45.49	65.95
175	Park Head	150	34	1,221	667	72	13.55	17.20	63.83
176	Pickering	600	101	2,786	2,607	11	77.74	62.72	192.97
177	Pinkerton	200	30	2,110	600	4	10.00	....	45.98
178	Plattsville	500	97	1,120	1,998	15	14.00	....	128.13
179	Plympton	340	35	1,788	2,647	2	35.64	43.28	120.52
180	Point Edward	1,200	75	4,487	4,333	4	32.84	40.83	121.54
181	Port Burwell	700	75	319	2,087	22	17.00	....	86.65
182	Port Credit	1,500	356	9,162	7,302	5	42.31	119.47	267.02
183	Port Dover	1,600	276	4,698	9,008	27	136.27	244.96	595.01
184	Port Lambton	1,000	73	899	2,531	72	9.00	....	73.70
185	Port Stanley	800	216	3,758	5,537	16½	87.68	57.86	338.97
186	Powassan	750	110	2,842	814	7	45.13	80.93	156.74
187	Princeton	350	57	2,679	4,107	8	56.79	99.06	292.91
188	Queensville	300	13	2,204	....	3	....	1.65	31.74
189	Rebecca	200	48	1,059	2,285	82	46.79	104.36	133.79
190	Ridgetown	1,983	252	5,678	8,259	12	101.01	381.27	664.02
191	Ridgeway	1,000	241	4,195	3,811	7	120.90	256.63	492.63
192	Ripley			Library	Organized	in	1942		
193	Riverside	5,235	706	1,278	7,327	6	110.13	252.58	645.12
194	Rodney	720	198	2,618	4,532	8	39.53	42.48	154.26
195	Romney	1,456	81	5,813	33,13	78	53.24	85.99	142.02
196	Rossdale	150	30	1,834	2,675	16	16.50	....	124.29
197	St. George	600	85	7,682	1,306	65¾	46.74	74.09	306.83
198	St. Helens	200	36	2,882	712	2½	21.41	41.19	96.54
199	Scarborough	450	36	7,635	1,061	2 BM	64.31	138.44	175.95
200	Schomberg	400	39	892	1,536	2	11.24	16.54	54.96
201	Scotland	400	51	2,714	1,506	4	14.79	50.93	88.10
202	Selkirk			Library	Organized	in	1942		
203	Shedden	400	32	3,711	894	6	15.82	11.47	101.16
204	Sheguiandah			No Annu	al Report	for	1941		
205	Shetland	200	51	1,831	1,341	13	17.64	12.71	92.82
206	Singhampton	400	32	521	386	72	5.00	10.00	28.50
207	Smithville	650	73	2,379	2,342	10	31.75	55.99	135.85
208	Solina	300	33	1,104	421	6	18.13	22.78	25.19
209	Sombra	400	33	1,593	1,719	7	28.49	26.98	120.80
210	Southampton	1,561	236	8,604	4,004	6	80.74	199.55	304.63
211	South Mountain	250	48	1,097	3,022	78	10.00	5.00	53.40
212	South Woodslee	250	30	1,469	2,714	6	14.65	1.31	147.36
213	Sparta	250	83	1,403	2,140	78	30.35	25.71	106.32
214	Sprucedale	275	43	780	1,390	1	16.90	38.49	50.64
215	Stevensville	400	34	1,700	480	1½	15.00	5.16	41.54
216	Strathcona	260	64	1,623	971	37	36.27	43.30	109.59
217	Stratton	123	32	1,230	1,200	2½	24.41	50.51	113.80
218	Sunderland	438	50	2,540	1,540	4	15.97	29.48	84.36
219	Sydenham	650	92	3,262	4,345	11	47.51	22.02	442.13
220	Thamesford	500	84	2,097	6,459	6	70.53	106.49	273.24
221	Thedford	500	116	2,723	5,591	11	46.88	89.71	218.02
222	Thessalon	1,264	49	1,191	2,771	6	23.72	24.63	136.33
223	Thornbury	800	84	3,329	5,089	16	74.72	144.07	502.63
224	Thorndale	300	32	2,279	1,743	6½	10.00	....	86.59
225	Thornhill	700	65	1,486	1,661	5	82.84	163.44	196.65
226	Thornton	250	61	450	1,227	8	14.10	25.94	89.92
227	Tiverton	264	44	2,399	3,983	4	10.60	62.66	132.49
228	Tottenham	522	86	3,164	2,227	27	14.00	5.00	161.35
229	Tweed	1,200	97	4,086	2,487	5½	71.95	115.64	461.25

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Libr'ry Open per Week	Legislative Grant Paid in 1942	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
230	Underwood	300	40	2,410	2,498	76	15.13	36.38	85.85
231	Unionville	600	90	3,013	3,916	2	58.41	106.69	187.16
232	Vanleek Hill	1,000	68	1,591	2,425	9	43.89	89.60	208.87
233	Varna	500	31	1,689	628	14	28.26	16.89	6.28
234	Victoria	200	33	3,732	452	2	10.00	....	82.42
235	Vittoria	275	237	1,368	4,912	78	51.30	54.25	125.80
236	Wardsville	215	37	2,839	3,591	6	71.03	98.06	178.65
237	Warkworth	500	41	2,836	3,778	8	22.77	60.56	156.09
238	Waterdown	940	53	2,194	1,207	6	41.96	93.89	146.23
239	Wellburn	260	51	838	1,379	4	37.02	56.46	79.98
240	Wellesley	500	66	3,117	1,667	3½	37.68	51.61	150.24
241	Wellington	900	181	3,795	7,913	11½	55.31	206.12	470.38
242	West Lorne	800	64	1,977	2,474	9	41.86	53.73	189.37
243	White Lake	90	30	1,005	616	36	5.00	....	....
244	Whitevale	250	42	1,969	660	3	22.13	44.46	120.63
245	Wiarton	1,731	154	4,412	3,213	25½	61.60	63.00	341.05
246	Winchester	1,146	40	3,049	3,643	9	15.00	15.03	117.06
247	Woodbridge	900	73	3,677	4,324	1½	25.34	44.36	79.78
248	Woodville	425	69	2,673	1,255	15	34.62	17.33	172.92
249	Wroxeter	495	38	6,733	1,557	3½	10.00	10.00	59.17
250	Wyoming	498	330	3,795	11,817	58	119.00	203.84	367.64
251	Zephyr	550	35	2,175	568	2½	9.00	30.95	71.11
	County Library Associations								
252	Elgin	....	....	1,505	12,056	......	450.00	729.79	865.87
253	Essex	....	....	1,005	7,506	......	750.00	886.16	1,090.60
254	Huron	....	....	235	....	......	320.00	339.50	404.60
255	Kent	....	....	....	....	......	670.00	....	....
256	Lambton	....	....	6,828	40,286	......	750.00	896.35	1,887.36
257	Middlesex	....	....	4,902	43,981	......	750.00	1,086.77	1,874.89
258	Oxford	....	....	1,008	7,675	......	120.00	353.96	426.50
259	Simcoe	....	....	1,165	12,240	......	450.00	845.77	953.66
260	Howick Township	....	....	1,110	2,400	......	17.42	94.97	99.27
	Totals	211,096	23,301	657,653	924,999	......	13,493.86	21,722.33	55,648.20

MUSIC

The standard of music teaching in the schools was maintained reasonably well until June 30th, 1942. Since September it has been seriously affected by the shortage of qualified teachers and by transportation difficulties. The schools generally have shown resource in meeting the situation and there is no evidence of any loss of interest, in spite of the many special demands upon teachers and pupils.

The number of music festivals of various types was about the same as last year (approximately 120).

The response of the schools to the request for musical programmes in aid of the second and third Victory Loans was the subject of much favourable comment.

The Easter Concert of the O.E.A. successfully showed a cross section of the music carried on in the schools. Every music activity on the elementary and secondary levels was demonstrated by pupils from the following centres—Barrie, Beeton, Hamilton, Harrow, Kingston, London, Meaford, Niagara Falls, Perth County, Port Perry, Scarboro, Simcoe, Toronto, Whitby, East York.

The sound films from the Departmental library continue in demand and are proving of great assistance to the teachers.

Literature prepared by the Provincial Supervisor of Music—

A pageant, "Cavalcade of Canada"
A song, "My Pledge to Canada"
A song book containing 46 "Hymns for Schools"
"Twenty Reasons for Music in Education"
List of available books on music in the Teachers' Library
A proposed New Course in Music for Secondary Schools.

Statistics—The following statistical information concerns the school year ending June 30th, 1942, and includes all schools providing a course in Music under properly certificated Music teachers:

City Inspectorates	Total Number of Rooms	With Music 1941-42
Brantford	101	101
Chatham	56	56
Hamilton	485	485
Kitchener	97	97
London	202	202
Ottawa	245	245
Peterborough	75	75
St. Catharines	84	29
Sarnia	62	62
Toronto	1,585	1,585
Welland	52	52
Windsor	171	171
Totals	3,215	3,160

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music	98.3	98.7	100	100	97.7	95	95

County Inspectorates	Total Number of Rooms	With Music 1941-1942
Brant and Norfolk	115	65
Bruce East, etc.	99	95
Bruce West	110	107
Carleton	174	71
Dufferin	98	90
Dundas	94	49
Durham (in part), Oshawa	150	97
Elgin and St. Thomas	206	162
Essex No. 1	137	57
Essex No. 2	92	78
Frontenac North, etc.	70	20
Frontenac South No. 1	89	57
Frontenac South No. 2 and Kingston	102	98
Glengarry (in part), etc.	84	78
Grenville	89	71
Grey East	109	92
Grey North, etc., and Owen Sound	119	105
Grey South	114	63
Haldimand	113	106
Halton	124	107
Hastings Centre	102	68
Hastings North	94	53
Hastings South and Belleville	122	118
Huron North	104	99
Huron South	114	98
Kent	207	188
Lambton No. 1	112	95
Lambton No. 2	107	89
Lanark	177	88
Leeds No. 1	90	53
Leeds No. 2	101	78
Lennox and Hastings South	83	58
Lincoln (in part)	121	119
Middlesex East, etc.	121	95
Middlesex West	121	92
Norfolk (in part)	122	82
Northumberland and Durham	116	116
Northumberland	111	109
Ontario North, etc.	98	59
Ontario South	102	73
Oxford North and Woodstock	110	110
Oxford South, etc.	112	109
Peel	150	113
Perth North, etc.	108	107
Perth South and Stratford	110	108
Peterborough East	80	49
Peterborough West, etc.	91	74
Prescott and Russell No. 1	61	23
Prescott and Russell No. 2	1	
Prescott and Russell No. 3	17	
Prescott and Russell No. 4	14	
Prince Edward	94	62
Renfrew North	117	34
Renfrew South	111	21
Simcoe Centre	113	93
Simcoe East, etc.	119	92
Simcoe North No. 1	22	
Simcoe North No. 2	3	
Simcoe South	96	63
Simcoe West, etc.	88	87
Stormont	115	58
Victoria West	82	55
Waterloo No. 1	115	88
Waterloo No. 2 and Galt	114	91
Welland East and Niagara Falls	123	117
Welland South	134	124
Welland (in part), etc.	88	75

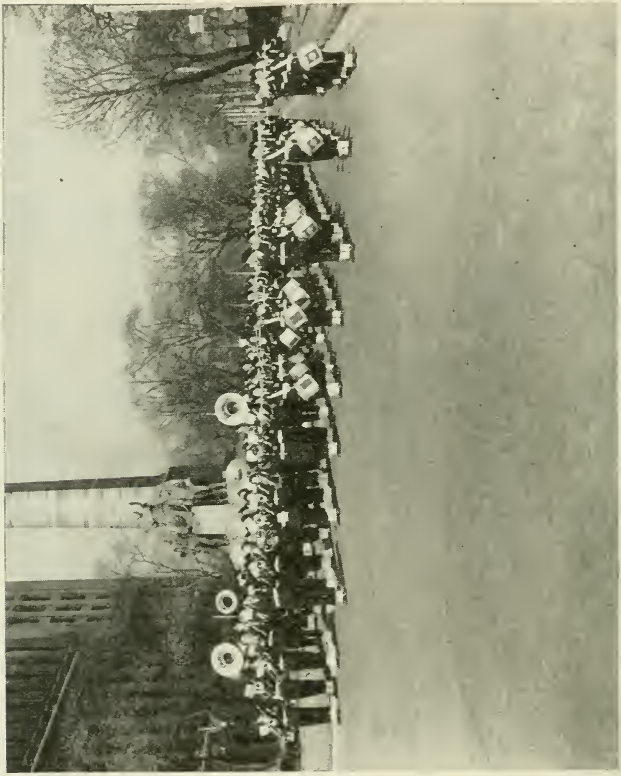
County Inspectorates—*Continued*	Total Number of Rooms	With Music 1941-1942
Wellington North	111	73
Wellington Southand Guelph	123	114
Wentworth	153	130
York No. 1	132	84
York No. 2	173	133
York No. 3 and 4	327	250
York No. 5	185	113
York No. 6	183	93
Totals	8,428	6,281

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music	74.5	78	77.4	73	64.7	51.5	40

District Inspectorates	Total Number of Rooms	With Music 1941-1942
Division I	111	32
" II	102	42
" III and Fort William	138	82
" IV and Port Arthur	150	81
" V and Sault Ste. Marie	129	119
" VI	115	54
" VII (1) and Sudbury	128	53
" VII (2)	17	....
" VII (3)	24	....
" VIII	95	85
" IX (1)	70	31
" IX (2)	2	....
" X (1)	134	105
" X (2)	4	....
" XI	118	67
" XII (1)	96	27
" XII (2)	1	....
" XIII (1)	106	59
" XIII (2)	20	....
" XIV	102	61
" XV	95	8
" XVI	79	68
" XVII	81	46
Totals	1,917	1,020

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music	53.2	52.7	52	45	41.7	28.6	21

Separate School Inspectorates	Total Number of Rooms	With Music 1941-1942
Division I	103	40
" II	96	....
" III	82	....
" IV	110	....
" V	107	....
" VI	143	36
" VII	127	34
" VIII	157	66
" IX	114	36



Courtesy Toronto Board of Education

Toronto Secondary Schools' Massed Band

Separate School Inspectorates—*Continued*	Total Number of Rooms	With Music 1941-1942
Division X	124	57
" XI	130	88
" XII	140	118
" XIII	149	146
" XIV	141	80
" XV	173	70
" XVI	162	56
" XVII	128	93
" XVIII	117	82
" XIX	146	133
" XX	151	....
" XXI	140	....
" XXII	113	....
" XXIII	102	10
" XXIV	109	6
Totals	3,064	1,151

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music	37.6	35	27.7	26.3	21	30	24

	Total Number of Rooms	With Music 1941-1942
Grand Totals	16,624	11,612

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music	69.8	71.8	71	68	62.2	55.5	48.2

In many more rooms music is taught to some extent.

Secondary Schools	Total Number of Rooms	With Music 1941-1942
Collegiate Institutes	72	66
High Schools	159	115
Continuation Schools	200	126
Totals	431	307

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of schools with Music	71	74	68	60	28	....	....

In addition, 15 Vocational Schools are teaching Music.

G. R. Fenwick,
Provincial Supervisor of Music.

Toronto, January 5th, 1943.

TRADE-SCHOOLS

I beg leave to present the report of the operations of the Trade-Schools Regulation Act for the year 1942.

The continuance of the war, with the accompanying restrictions of Selective Service, in so far as the shifting of occupations is concerned, has created a most difficult condition for most of the schools coming under the direction of the Trade-Schools Regulation Act. In addition to this difficulty, the employment ratio of both men and women in industry, is at the highest record in history, with much of it on a time rotating shift principle. Such conditions leave little opportunity for large scale enrolment and attendance in educational courses, and therefore practically all schools show reduced attendance. The demand for graduates trained in various essential lines of war activity is still very keen and students are not available to meet the demand. Some schools have had to discontinue operations during the year, as reduced registration has created a financial liability which they have been unable to meet.

When the demand for rehabilitation courses, now being planned to meet conditions following the termination of the war, becomes active, many of these schools will be able to render valuable assistance in supplying much needed training. Such privately operated schools as have shown merit, while working under the regulations of the Trade-Schools Regulation Act, will undoubtedly be most important and valuable factors in meeting such post war demands.

The enforcement of the Trade-Schools Regulation Act has, without doubt, given much needed protection to the citizens of this Province. Very large monetary savings have been the result and many are expressing their appreciation for such protection and the surety of the guidance now being offered.

A fine group of privately operated schools, with improved ethical standards, has been developed. The school which may still persist in acts not in conformity with the Trade-Schools Regulation Act is refused registration to operate in this Province. The protection given to the public is much appreciated and they are making full use of the services available by consulting the Department before making commitments.

The work of this Department has rapidly expanded into an important vocational guidance activity. Many are seeking information as to the reliability and dependability of the school with which they are planning registration, before signing the contract offered. Information is also sought as to the character of the work given by these schools and the advantages to be gained by the student, as a result of the training offered, after its completion.

Frequently appeals are made to this Department for advice and assistance in estimating the fees which may be collected by the school if the student desires to discontinue the course for any reason. The schools do not hesitate to make refunds or defer payments where the course is discontinued on account of enlistment.

On the other hand, the status of the school which is registered is raised through the confidence which has been created in the public mind by the approval given by this Department through the registration certificate granted. Such registration has a most uplifting effect on the methods of operation of these schools when they realize that they must measure up to the confidence placed in them by such governmental recognition. They appreciate being classified in a respectable and dependable group of schools.

We value highly our close co-operation with Better Business Bureaus of Canada and the United States. These Bureaus immediately refer to this Department all appeals made to them when such appeals relate to matters which may come under the administration of the Trade-Schools Regulation Act of Ontario.

This Department also appreciates the co-operation given by the press, through their Advertising Departments, in refusing to publish advertising matter relating to any trade-school which is not registered under the Act. All advertising manuscript must be stamped with the approval of this Department before being accepted for publication. Such control eliminates the evils which have arisen in the past through non-supervised advertising.

The required registration of all Salesmen for Trade-School Courses is instrumentral in eliminating undesirable factors connected with sales methods. Salesmen must operate in conformity with the Act.

The Foreign Exchange Control Board continues to ask for the assistance of this Department when they receive applications from parties desiring to be allowed to take Canadian funds to other countries for the purpose of enrolling in educational courses given outside Canada. Funds are refused if similar courses may be obtained in Canada.

In the enforcement of the Act this Department receives the fullest co-operation from the Departments of Provincial Secretary, Attorney General and the Provincial Police and the Department of Labour, for which it is most grateful.

W. S. KIRKLAND,
Registrar of Trade-Schools.

Toronto, January 15th, 1943.

PART II

STATISTICS

of

The Provincially-Controlled Schools of Ontario

TERMINOLOGY

Assessment—The valuation placed upon property for tax levy purposes. The County Council generally makes an equalization annually of local assessment figures, and this equalized figure is used in the computation of Legislative grants to schools.

Attendance Efficiency—The percentage relation of the actual days attended to the perfect aggregate.

Auxiliary Classes—These are provided for gifted, socially or educationally maladjusted, retarded, or physically-handicapped pupils.

Capital Charges—Debenture instalments, or sinking fund deposits, made on debt incurred for school buildings and equipment.

Compulsory School Age—Children 8 to 14 must attend full time; children from 5 to 8, if enrolled, must attend full time to the end of the school term for which they are enrolled. Adolescents, 14 to 16, who have not attained University matriculation standing must attend full time; those exempted on the plea of circumstances compelling them to go to work must attend part time (400 hours a year) in municipalities where part-time courses are provided. Urban municipalities with a population of 5,000 and over, are required to provide part-time courses.

Consolidated School—An amalgamation of two or more rural schools, or of rural schools with a village or town school, either for the purpose of strengthening the means of school support where the original schools were small or poor, or for the purpose of providing a graded school and other advantages, such as conveyance, instead of the original one-room school.

Correspondence Courses—Reach those more isolated than the school car pupils. They supplement the work of the regular school when remoteness, winter weather, ill-health, or physical disability prevent regular attendance. Twenty-five hundred is an approximate year's enrolment for these courses, which reach from Grade I to X, and are sets of carefully prepared lessons based on the new Course of Studies. A Departmental staff handles this correspondence with extreme promptness, and a pupil's progress depends entirely upon his own efforts. About 80% of these pupils live in Northern Ontario, and half of them are of foreign parentage. These courses are entirely free.

Cost per Pupil-Day—The cost of educating one pupil of actual attendance, for one day. It is found by dividing the total cost of education of the group of pupils concerned by the actual aggregate attendance of this group for the period under consideration.

County Pupil—A secondary school pupil living within the County but outside any secondary school district.

District—The eleven defined areas of Northern Ontario which do not constitute municipal units for any purpose. With the exception of Parry Sound and Muskoka, these areas lie north of the French River and Lake Nipissing. This region is newer and more sparsely populated than Southern Ontario, and produces most of Ontario's extensive mineral and forest wealth.

Enrolment—The number recorded on the school register as in active attendance. The school census for the Province is now taken annually on the last school day in May.

Fifth Classes—Grades IX and X in Elementary Schools, doing work similar to the first two grades of Secondary Schools. The majority of these classes are in rural areas.

Free School Age—The Public Elementary Schools are free to all resident pupils between the ages of 5 and 21 whose parents are public school supporters. The Separate Schools are free to the children of the separate school supporters. The Secondary Schools are free to all except non-resident pupils.

General Maintenance—Ordinary, current expense, as opposed to capital outlays and debenture charges.

Inspectorate—The area under the supervision of a local Departmental representative.

Kindgarten Primary—A class combining the work of the kindergarten and Grade I.

Non-Resident Pupil—A secondary school pupil who is neither a resident nor a County pupil.

Public School Section—Is a subdivision of a township for elementary school purposes, containing a minimum of 50 children between the ages of 5 and 21, and having a maximum area of four square miles.

Resident Pupil—A secondary school pupil living within the secondary school district.

School—Provincially controlled schools may be classified as:

I. **Elementary**—Those doing the work of the first eight grades. A few have Fifth Classes (see above).

- (a) **Public**—The first school established in any school section or urban municipality, and supported by the ratepayers.
- (b) **R.C. Separate**—For the children of Roman Catholics.
- (c) **Protestant Separate**—For the children of Protestants in centres preponderantly Roman Catholic.

II. **Secondary**—Those doing the work of Grades IX to University Matriculation.

- (a) **Academic:**
  1. **Collegiate Institutes.**
  2. **High Schools.**
  3. **Continuation Schools.**

  These schools are differentiated by minimum staff requirements. Continuation Schools are located mostly in villages or rural areas. Academic Courses are designed to lead to Universities and Teacher-Training Schools.
- (b) **Vocational:**
  1. **Technical High School.**
  2. **Commercial High School.**

  In the smaller centres academic and vocational departments are frequently found in the one building, which is then called a composite school. Vocational courses are designed to lead to industry, trade and commerce.

School Car—A school on wheels, carrying education and social betterment to small communities scattered along the railway lines of Northern Ontario. There are 7 of these cars at present, each with a definite route of aboute 175 miles, which is covered in a month or six weeks. Each stop is from 4 to 6 days. Problems are solved, work is outlined and assigned. Parents come to night classes, where English, spelling, writing and arithmetic are taught them, and where daily problems of life are discussed. Ninety per cent of the pupils are non-English speaking. The Department supplies all school needs free. The enrolment is about 275.

School Year—The school year consists of two terms, September 1 to December 22, and January 3 to June 30. In addition to the intervals between these terms there is a vacation of one week following Easter. In this Report statistics cover the school year where possible. Financial data remains on the calendar year basis.

Secondary School District—Is the area over which the secondary school board exercises supervision. Each city and separated town is a secondary school district. The County Council may establish a secondary school district composed of an urban municipality only , a group of school sections only, or a combination of both. In the territorial districts of Northern Ontario any municipal council or councils may establish the whole or any part of the municipality or municipalities as a secondary school district, with the approval of the Minister of Education.

SCHOOL YEAR AND HOLIDAYS

Sept. 2nd, 1941, to June 27th, 1942

1. The following changes in the marking of the register should be carefully noted:

   (1) A pupil who, during the summer months, has been engaged in any type of farm work and who continues in such employment after the opening of school, may be credited with attendance for September upon production of a statement from the employer to that effect. A memo should be made in the register when such credit is given.

   (2) If a pupil does not appear in September, a check should be made immediately to find out whether or not he is engaged in farm work.

HOLIDAYS

2. The following are the holidays in the schools during the school year 1941-42:

   (1) Thanksgiving Day—October 13th.
   (2) Rememberance Day—November 11th.
   (3) December 20th - 31st, inclusive—part of Christmas vacation.
   (4) The first four days of January—part of Christmas vacation.
   (5) Easter holidays—April 3rd - April 12th, inclusive.
   (6) Victoria Day—celebrated May 25th.
   (7) The King's Birthday.
   (8) Summer vacation—June 27th - September 7th, inclusive.

DATES OF OPENING AND CLOSING OF SCHOOLS

3. The following are the dates of the opening and closing of the High, Continuation, Public and Separate Schools:

Open	September 2nd	Close	December 19th
Reopen	January 5th	Close	April 2nd
Reopen	April 13th	Close	June 26th

NUMBER OF TEACHING DAYS

4. In the High, Continuation, Public and Separate Schools, the number of teaching days is as follows:

September	21	January	20
October	22	February	20
November	19	March	22
December	15	April	16
		May	20
	77	June	20
			118
		Total	195

P.S.: As the exact date of the Anniversary of the King's Birthday has not yet been proclaimed, the deduction has not been made from the above. The total number of teaching days for the academic year will be 194.

Number of teaching days for *calendar year* 1941—195; for *calendar year* 1942—191.

SCHOOL YEAR AND HOLIDAYS

1942 - 1943

Revised in keeping with the announcement of the Federal Government concerning statutory Holidays

PROVISIONS OF THE SCHOOLS ACTS

The school year shall consist of two terms, the first of which shall begin on the first Tuesday of September following Labour Day and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January and end on the 29th day of June.

When the 3rd day of January is a Friday, the schools shall not be opened until the following Monday, and when the 29th day of June or the 22nd day of December is a Monday, the schools shall be closed on the preceding Friday.

Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged and every day upon which a school is closed under the provisions of The Public Health Act, or the regulations of the Department of Education shall be a school holiday.

HOLIDAYS

The following are the holidays in the schools during the school year 1942-43:

(1) Thanksgiving Day.
(2) December 23rd to 31st—part of Christmas vacation.
(3) The first three days in January—part of Christmas vacation.
(4) Easter Holidays—April 23rd to May 2nd, both days included.
(5) Summer vacation—June 30th to September 6th, both days included.

The Minister suggests that Remembrance Day, Victoria Day and the King's Birthday, although not now statutory holidays, be appropriately observed by suitable exercises in the schools.

DATES OF OPENING AND CLOSING OF SCHOOLS

The following are the dates of the opening and closing of Secondary and Elementary Schools except the opening of the Secondary Schools which is September 22nd:

Open	September 8th	Close	December 22nd
Reopen	January 4th	Close	April 22nd
Reopen	May 3rd	Close	June 29th

NUMBER OF TEACHING DAYS

*In the Secondary and Elementary Schools, the number of teaching days is as follows:

September	17	January	20
October	21	February	20
November	21	March	23
December	16	April	16
		May	21
	75	June	21
			121
		Total	196

P.S.: The total number of teaching days for the academic year will be 196 and the teaching days for the calendar year 1942, 193. These figures are for the Elementary Schools.

*As the Secondary Schools did not open until September 22nd, the number of teaching days in September were 7; in the fall term 65; in the academic year 186 and in the calendar year 1942, 183.

STATISTICS OF THE PROVINCIALLY-CONTROLLED SCHOOLS OF ONTARIO

SUMMARY FOR 1941

Financial data for calendar year 1941; other data for school year 1941-42.

	ELEMENTARY		SECONDARY			SENIOR AUXILIARY	TOTALS
	Public	Separate	Continuation	High and Collegiate	Vocational		
DAY SCHOOLS:							
Number in operation	6,221	827	198	233	60	5	7,503
Pupils—May Enrolment, 1942	426,183	99,258	8,986	63,582	28,632	1,385	628,026
Average Attendance for the school year	384,516	92,197	8,737	62,671	27,571	1,019	576,711
Attendance Efficiency Percentage for school year	91.7	93.8	93.0	94.0	92.5	85.0	91.7
Teachers—Number (Whole-Time and Part-Time)	14,224	3,118	550	2,805	1,642	66	21,824*
Male	3,033	343	248	1,507	1,079	32	5,902*
Female	11,191	2,775	302	1,298	563	34	15,902*
Percentage—Male	21.3	11.0	45.1	53.7	64.3	48.5	26.9
Female	78.7	89.0	54.9	46.3	35.7	51.5	73.1
University Graduates—Per cent	4.9	3.6	63.8	92.9	74.2	24.2	20.6
Total Costs:							
(a) Teachers' Salaries	$18,118,117	$2,276,520	$687,730	$5,744,352	$3,701,603	$175,896	$30,701,218
(b) Other Current Cost	6,799,931	1,032,410	224,406	1,617,081	1,158,798	72,054	10,904,680
Total Current Cost	$24,918,048	$3,308,930	$912,136	$7,361,433	$4,860,401	$247,950	$41,608,898
(c) Capital Charges	$3,841,332	$557,042	$150,140	$1,784,316	$1,341,979	$22,103	$7,696,912
Total	$28,759,380	$3,865,972	$1,062,276	$9,145,749	$6,202,380	$270,053	$49,305,810
Legislative Grants	$4,174,812	$1,113,895	$258,138	$849,283	$1,206,945	$42,427	$7,645,500
Net Local Operating Cost	$24,584,568	$2,752,077	$804,138	$8,296,466	$4,995,435	$227,626	$41,660,310
Teacher Salary Percentage of Total Current Cost	72.7	68.8	75.4	78.0	76.2	70.9	73.8
Capital Outlays	$752,080	$240,775	$51,335	$122,937	$71,780	$380	$1,239,287
Fifth Classes:							
Schools conducting Fifth Class Work	860	198	......	......	......	......	1,058
Enrolment in these Fifth Classes	4,571	4,472	......	......	......	......	9,043
Legislative Grants	43,469	18,186	......	......	......	......	61,655
NIGHT SCHOOLS:							
Number	43†	......	......	8	48	......	99
Student Enrolment	1,462	......	......	1,271	33,388	......	36,121
Number of Teachers	18‡	......	......	67	1,043	......	1,128‡
Teachers' Salaries	$3,383	......	......	$12,149	$230,990	......	$246,522
Total Disbursements	N.R.	......	......	$16,668	$303,283	......	$319,951

N.R.—No report.
*Excluding duplications.
†Includes Agricultural Evening Classes conducted throughout practically all townships of Simcoe County in which approximately 45 sections participated.
‡Regular teachers. A number of special teachers assisted in the Agricultural Classes.

I—SCHOOLS IN OPERATION, 1942-43

	ELEMENTARY											SECONDARY				
	PUBLIC					R. C. SEPARATE					Total Elementary	Continuation	High and Collegiate	Composite	Vocational	Tot. Secondary
	Rural	Village	Twn	City	Total	R'r'l	Village	Twn	City	Tot.						
In Counties																
Addington	20	....	....	....	20	1	....	....	....	1	21	3	.....	.....	.....	3
Brant	61	....	3	11	75	....	....	1	3	4	79	3	2	1	.....	6
Bruce	157	10	6	....	173	11	2	1	....	14	187	9	6	.....	.....	15
Carleton	107	2	1	19	129	23	....	5	39	67	196	10	3	.....	2	15
Dufferin	80	2	1	....	83	....	....	....	....	....	83	3	2	.....	.....	5
Dundas	66	4	....	....	70	1	1	....	....	2	72	2	5	.....	.....	7
Durham	91	2	5	....	98	....	....	....	....	....	98	3	3	.....	.....	6
Elgin	103	6	1	6	116	....	....	....	1	1	117	6	4	.....	1	11
Essex	114	2	11	19	146	27	1	6	22	56	202	2	9	.....	1	12
Frontenac	123	1	....	8	132	10	....	1	3	14	146	1	1	1	.....	3
Glengarry	67	2	1	....	70	18	....	3	....	21	91	.....	3	.....	.....	3
Grenville	62	3	1	....	66	....	....	1	....	1	67	4	1	1	.....	6
Grey	206	6	4	5	221	7	...	1	1	9	230	3	7	1	.....	11
Haldimand	71	4	1	....	76	....	....	....	....	....	76	2	4	.....	.....	6
Haliburton	41	....	....	....	41	....	....	....	....	....	41	3	.....	.....	.....	3
Halton	61	1	7	....	69	....	....	1	....	1	70	1	4	.....	.....	5
Hastings	171	7	4	4	186	6	2	1	1	10	196	2	6	1	.....	9
Huron	175	4	5	....	184	7	....	2	....	9	193	5	5	.....	.....	10
Kent	138	3	7	3	151	10	....	3	2	15	166	7	4	1	1	13
Lambton	168	8	4	8	188	2	....	....	3	5	193	6	3	1	.....	10
Lanark	110	1	9	....	120	3	....	3	....	6	126	2	3	1	.....	6
Leeds	128	3	6	....	137	2	1	3	....	6	143	7	2	1	.....	10
Lennox	77	2	2	....	81	1	....	....	....	1	82	3	1	1	.....	5
Lincoln	64	2	6	13	85	....	1	1	5	7	92	.....	4	2	.....	6
Middlesex	177	5	3	19	204	5	....	1	12	18	222	9	8	.....	1	18
Norfolk	101	4	2	....	107	2	...	2	....	4	111	.....	4	1	.....	5
Northumberland	104	3	4	....	111	4	1	2	....	7	118	3	4	.....	.....	7
Ontario	122	3	4	8	137	1	....	1	2	4	141	6	3	1	.....	10
Oxford	106	3	3	5	117	....	....	1	1	2	119	10	3	1	.....	14
Peel	77	4	2	....	83	1	....	....	....	1	84	5	3	.....	.....	8
Perth	109	1	4	7	121	7	....	1	2	10	131	2	3	1	.....	6
Peterborough	89	3	....	6	98	5	....	....	4	9	107	1	3	1	.....	5
Prescott	49	2	1	....	43	64	....	4	....	68	111	.....	4	.....	.....	4
Prince Edward	67	2	2	....	71	....	....	1	....	1	72	2	.....	1	.....	3
Renfrew	158	5	6	....	169	20	3	5	....	28	197	7	1	2	.....	10
Russell	24	....	1	....	25	50	1	3	....	54	79	3	2	.....	.....	5
Simcoe	213	7	20	....	240	4	....	6	....	10	250	13	6	1	.....	20
Stormont	73	1	1	....	75	10	2	2	....	14	89	2	2	1	.....	5
Victoria	96	4	4	....	104	2	....	1	....	3	107	5	2	.....	.....	7
Waterloo	85	2	6	11	104	7	....	3	7	17	121	4	2	2	.....	8
Welland	83	5	9	6	103	....	....	1	1	2	105	2	3	4	.....	9
Wellington	139	6	3	7	155	5	3	1	3	12	167	4	6	1	.....	11
Wentworth	75	2	1	30	108	1	....	1	21	23	131	1	5	1	2	9
York	187	12	13	87	299	17	2	4	42	65	364	7	15	8	6	36
Totals	4,586	149	174	282	5,191	334	20	73	175	602	5,793	173	161	38	†14	†386
In Districts																
Algoma	88	1	4	10	103	2	....	1	6	9	112	4	2	.....	1	7
Cochrane	70	....	11	....	81	65	....	10	....	75	156	2	6	1	.....	9
Kenora	32	....	7	....	39	1	....	3	....	4	43	1	3	.....	.....	4
Manitoulin	41	....	2	....	43	1	....	1	....	2	45	3	1	.....	.....	4
Muskoka	80	3	7	....	90	2	....	....	....	2	92	3	3	.....	.....	6
Nipissing	69	....	3	5	77	35	....	8	7	50	127	.....	2	1	.....	3
Parry Sound	109	4	5	....	118	1	....	1	....	2	120	5	1	.....	.....	6
Patricia	9	....	....	....	9	....	....	....	....	....	9	1	.....	.....	.....	1
Rainy River	59	....	3	....	62	3	....	3	....	6	68	1	1	1	.....	3
Sudbury	105	....	6	6	117	51	....	5	10	66	183	3	4	.....	1	8
Thunder Bay	100	....	1	17	118	2	....	1	7	10	128	.....	3	.....	2	5
Timiskaming	71	1	7	....	79	15	....	2	....	17	96	2	3	2	.....	7
Totals	833	9	56	38	936	178	....	35	30	243	1,179	25	29	5	4	63
Grand Totals	5,419	158	230	320	6,127	512	20	108	205	845	*6,972	198	190	43	†18	†449

*In addition there are 7 school cars distributed as follows: Kenora 1, Rainy River 1, Thunder Bay 1, Sudbury 3, Nipissing 1.

†In addition there are 5 senior auxiliary schools (Hamilton 2, Toronto 3) and 2 navigation schools (Collingwood and Kingston). These latter are open part of the year only.

II—CLASSIFICATION OF ONTARIO SCHOOLS BY CLASSROOMS

No. of Rooms	Elementary			Secondary			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1	5,216	45	5,261	14	2	16	5,277
2	520	100	620	45	19	64	684
3	86	67	153	29	33	62	215
4	82	131	213	20	29	49	262
5	45	64	109	6	32	38	147
6	11	90	101	3	14	17	118
7	9	64	73	2	21	23	96
8	13	76	89		23	23	112
9	1	53	54		15	15	69
10	5	47	52		14	14	66
11	4	41	45		9	9	54
12	1	43	44	1	9	10	54
13	2	26	28		8	8	36
14	3	21	24		5	5	29
15	2	19	21		3	3	24
16	1	18	19	1	7	8	27
17	1	15	16		7	7	23
18		9	9	1	2	3	12
19	1	12	13	1	4	5	18
20	3	6	9		5	5	14
21		7	7		1	1	8
22		9	9		1	1	10
23	3	11	14		4	4	18
24	1	7	8	2	5	7	15
25	1	6	7		1	1	8
26		3	3		3	3	6
27		4	4		1	1	5
28	1	5	6		3	3	9
29	1	5	6		4	4	10
30	1	8	9		2	2	11
31		5	5	1	2	3	8
32		2	2		5	5	7
33	1		1		1	1	2
34		1	1		2	2	3
35		1	1		1	1	2
36	1		1				1
37	1		1		1	1	2
38		3	3		2	2	5
39							
40					1	1	1
41					2	2	2
42					5	5	5
44					2	2	2
45					1	1	1
50					1	1	1
51					3	3	3
54					2	2	2
81					2	2	2
87					1	1	1
89					1	1	1
106					1	1	1
Totals......	6,017	1,024	7,041	126	322	448	7,489

Note: Urban schools in above table are limited to those in Cities, Towns and Incorporated Villages. Large suburban schools are considered rural.

In the Secondary Schools, laboratories are considered rooms.

III—DISTRIBUTION OF PUPILS IN ONTARIO PROVINCIALLY-CONTROLLED SCHOOLS, MAY,* 1942

A—STANDARD GRADE PUPILS

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Totals	Average Age	Percentage of Group A
KINDERGARTEN-	Boys	44	3,568	2,925	145	8	......	......	......	......	......	......	......	......	......	......	......	6,690	12,938	6.0	2.0
	Girls	24	3,471	2,635	109	7	2	......	......	......	......	......	......	......	......	......	......	6,248			
KINDERGARTEN-PRIMARY....	Boys	8	1,374	2,350	461	80	16	3	2	1	......	......	......	......	......	......	......	4,295	8,362	6.3	1.3
	Girls	14	1,384	2,213	379	64	9	2	2	......	......	......	......	......	......	......	......	4,067			
GRADE I.....	Boys	10	1,163	15,468	17,088	4,743	1,252	390	138	79	29	12	3	......	1	1	......	40,377	76,021	7.2	12.3
	Girls	12	1,332	15,139	14,831	3,257	718	220	87	23	15	7	1	1	1	......	......	35,644			
GRADE II....	Boys	......	2	497	10,505	14,363	6,023	2,028	675	324	88	31	9	3	2	......	......	34,550	65,557	8.5	10.6
	Girls	......	5	637	11,699	13,218	3,866	1,075	342	111	37	11	2	3	......	1	......	31,007			
GRADE III...	Boys	......	......	11	591	8,537	11,514	6,109	2,416	940	337	106	30	4	......	......	......	30,595	59,397	9.6	9.6
	Girls	......	......	10	849	9,114	12,598	4,202	1,401	426	144	43	11	2	1	1	......	28,802			
GRADE IV...	Boys	......	......	......	17	1,189	7,767	11,644	6,405	2,836	1,096	343	88	9	1	......	......	31,395	62,264	10.6	10.0
	Girls	......	......	......	46	1,645	10,401	11,757	4,621	1,662	532	156	40	8	1	......	......	30,869			
GRADE V....	Boys	......	......	......	3	37	1,654	8,790	14,485	6,825	2,889	1,112	231	21	1	......	......	36,048	67,394	11.5	10.9
	Girls	......	......	......	4	72	2,213	10,569	11,376	4,774	1,683	520	112	21	1	......	1	31,346			
GRADE VI...	Boys	......	......	......	......	2	61	1,853	8,444	10,449	5,797	2,421	579	46	6	2	......	29,660	59,371	12.4	9.6
	Girls	......	......	......	......	2	103	2,575	10,169	10,268	4,573	1,573	399	42	3	3	1	29,711			
GRADE VII...	Boys	......	......	......	......	1	12	100	2,289	7,670	8,494	4,899	1,708	201	22	1	2	25,399	51,527	13.2	8.3
	Girls	......	......	......	......	......	14	154	3,196	9,341	8,284	3,800	1,180	149	8	1	1	26,128			
GRADE VIII..	Boys	......	......	......	......	......	1	6	191	2,886	8,137	7,614	4,206	1,008	96	6	2	24,153	49,884	14.1	8.0
	Girls	......	......	......	......	......	......	7	260	4,321	9,563	7,340	3,375	776	82	6	1	25,731			
GRADE IX...	Boys	......	......	......	......	......	......	......	9	300	3,345	6,850	5,039	1,987	436	62	10	18,038	39,913	14.8	6.4
	Girls	......	......	......	......	......	......	......	11	415	4,711	9,008	5,551	1,749	382	41	7	21,875			
GRADE X....	Boys	......	......	......	......	......	......	......	......	16	309	2,711	5,381	3,324	1,199	269	59	13,268	28,976	15.6	4.7
	Girls	......	......	......	......	......	......	......	......	16	464	3,987	6,727	3,437	808	221	48	15,708			
GRADE XI...	Boys	......	......	......	......	......	......	......	......	......	9	206	1,803	3,196	1,849	644	198	7,905	18,272	16.6	2.9
	Girls	......	......	......	......	......	......	......	......	......	20	350	2,944	4,053	2,215	613	172	10,367			
GRADE XII..	Boys	......	......	......	......	......	......	......	......	......	1	14	222	1,353	2,243	1,204	492	5,529	12,523	17.5	2.0
	Girls	......	......	......	......	......	......	......	......	......	......	18	349	2,163	2,749	1,217	498	6,994			
GRADE XIII..	Boys	......	......	......	......	......	......	......	......	......	......	1	14	162	951	1,342	1,149	3,619	7,718	18.3	1.4
	Girls	......	......	......	......	......	......	......	......	......	......	......	18	263	1,288	1,595	935	4,099			
TOTALS BY SEXES.......	Boys	62	6,107	21,251	28,810	28,960	28,300	30,923	35,054	32,326	30,531	26,320	19,313	11,314	6,807	3,531	1,912	311,521			
	Girls	50	6,192	20,634	27,917	27,379	29,924	30,561	31,465	31,357	30,026	26,813	20,709	12,667	7,539	3,699	1,664	308,596			
TOTALS—GROUP A...		112	12,299	41,885	56,727	56,339	58,224	61,484	66,519	63,683	60,557	53,133	40,022	23,981	14,346	7,230	3,576	....	620,117		
PERCENTAGES........		(.02)	2.0	6.7	9.1	9.1	9.4	9.9	10.7	10.3	9.8	8.5	6.5	3.9	2.3	1.2	.6				

*Last school day in May.

B—PRE-VOCATIONAL AND SPECIAL VOCATIONAL PUPILS

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
PRE-VOCATIONAL	Boys	......	......	......	......	......	......	......	......	6	33	101	167	120	19	......	......	446	
	Girls	......	......	......	......	......	......	......	......	......	6	38	59	29	4	1	......	137	583
SPECIAL VOCATIONAL	Boys	......	......	......	......	......	......	......	......	......	1	5	14	30	32	22	53	147	
	Girls	......	......	......	......	......	......	......	......	......	1	7	37	86	155	162	155	603	750
TOTALS—GROUP B		......	......	......	......	......	......	......	......	6	41	151	277	265	210	185	208	......	1,333

C—JUNIOR AND SENIOR AUXILIARY CLASSES

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
JUNIOR	Boys	......	1	5	38	100	184	279	374	447	444	474	363	65	10	3	1	2,788	
	Girls	......	......	4	16	42	110	134	192	245	197	185	136	33	7	1	......	1,302	4,090
SENIOR	Boys	......	......	......	......	......	......	......	......	13	146	242	200	15	8	2	2	628	
	Girls	......	......	......	......	......	......	......	......	4	111	198	261	49	8	2	1	634	1,262
TOTALS—GROUP C		......	1	9	54	142	294	413	566	709	898	1,099	960	162	33	8	4	......	5,352

SUMMARY

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
Boys	62	6,108	21,256	28,848	29,060	28,484	31,202	35,428	32,792	31,155	27,142	20,057	11,544	6,876	3,558	1,968	315,530	
Girls	50	6,192	20,638	27,933	27,421	30,034	30,695	31,657	31,606	30,341	27,241	21,202	12,864	7,716	3,865	1,820	311,537	
GRAND TOTALS	**112**	**12,300**	**41,894**	**56,781**	**56,481**	**58,518**	**61,897**	**67,085**	**64,398**	**61,496**	**54,383**	**41,259**	**24,408**	**14,589**	**7,423**	**3,788**	**626,802**	
PERCENTAGES	**(.02)**	**2.0**	**6.7**	**9.0**	**9.0**	**9.3**	**9.9**	**10.7**	**10.3**	**9.8**	**8.7**	**6.6**	**3.9**	**2.3**	**1.2**	**.6**	......	......

In addition, there were 1,101 part-time Vocational pupils, unclassified.

IV—PUPIL MOVEMENT

I. Admissions, Transfers, Exemptions, Retirements, During the School Year 1941-42

A—ELEMENTARY SCHOOLS

	Public Schools			Separate Schools			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1. Admissions: (a) Beginners	19,198	31,592	50,790	2,970	9,691	12,661	63,451
(b) From outside the Province	1,334	4,132	5,466	228	1,065	1,293	6,759
Totals	20,532	35,724	56,256	3,198	10,756	13,954	70,210
2. Transfers: (a) To another school section	19,233	21,387	40,620	1,759	3,483	5,242	45,862
(b) To another school within the same section or municipality	822	7,994	8,816	246	2,477	2,723	11,539
(c) To special industrial, craft school, or auxiliary class	299	973	1,272	39	164	203	1,475
Totals	20,354	30,354	50,708	2,044	6,124	8,168	58,876
3. Exemptions: Pupils who, during the year, were exempt from attendance at any school, on the grounds of:							
(a) Private Tuition	38	47	85	6	18	24	109
(b) Taking Departmental Correspondence Course	328	17	345	14	7	21	366
(c) Mental Disability	192	143	335	18	31	49	384
(d) Physical Disability—							
(i) Blind	14	10	24	1	7	8	32
(ii) Deaf	23	6	29	4	8	12	41
(iii) Crippled	112	76	188	10	39	49	237
(e) Distance from School	108	7	115	36	12	48	163
(f) Other reasons	206	87	293	55	99	154	447
Totals	1,021	393	1,414	144	221	365	1,779
4. Retirements	10,218	10,018	20,236	1,441	3,736	5,177	25,413

B—SECONDARY SCHOOLS

	Continuation Schools		Collegiate Institutes and High Schools		Vocational Schools		Grand Total	
	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
1. Admissions: (a) from publicly-controlled elementary schools	3,435	98.5	21,963	98.4	10,643	95.6	36,041	97.6
(b) from private schools	3	(.09)	108	.5	168	1.5	279	.7
(c) from other sources	51	1.5	248	1.1	320	2.9	619	1.7
Totals	3,489		22,319		11,131		36,939	
2. Transfers: to another secondary school in another municipality	242	....	1,466	....	489	....	2,197	....
3. Retirements: (excluding Middle and Upper School Graduates) during the year from:								
(a) Grade IX	492	5.5	2,328	3.7	2,053	7.5	4,873	4.9
(b) Grade X	327	3.6	1,794	2.8	2,466	9.0	4,587	4.6
(c) Grade XI	277	3.1	1,737	2.7	1,970	7.2	3,984	4.0
(d) Grade XII	131	1.5	974	1.5	1,350	4.9	2,455	2.5
(c) Grade XIII	60	.6	755	1.2	179	.5	994	1.0
(f) Special	......	......	......	......	741	2.7	741	.6
Totals	1,287	14.3	7,588	11.9	8,759	31.8	17,634	17.6

Per cent. under Retirements in the Secondary schools, is based on the May enrolment of that type of school.

II—DESTINATIONS AND OCCUPATIONS OF EX-PUPILS, 1941-42

Those who left during or at the end of the school year 1941-42 as reported in December 1942

	ELEMENTARY SCHOOLS								SECONDARY SCHOOLS								Total Leaving Student Life	
	Inspectorates entirely, or almost entirely Cities		All Other Urban Municipalities		Rural Areas		Total for Elementary Schools		Continuation Schools		High Schools and Collegiate Institutes		Vocational Schools		Total for Secondary Schools			
	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
TO FURTHER TRAINING																		
1. Private Elementary Schools	475	2.6	72	.8	232	2.2	779	2.1	......	....	......	....	......	....	......	....	......	....
2. Provincial Secondary Schools	15,958	87.7	8,667	94.4	9,742	93.3	34,367	90.9	......	....	......	....	......	....	......	....	......	....
3. Private Secondary Schools	1,346	7.4	357	3.9	281	2.7	1,984	5.2	......	....	......	....	......	....	......	....	......	....
1. Private Technical Training School	270	1.5	29	.3	52	.5	351	.9	34	5.0	200	4.8	32	9.9	266	5.1	......	....
5. Business College	154	.8	58	.6	133	1.3	345	.9	280	40.4	1,272	30.0	201	62.0	1,753	33.4	......	....
University	......	....	......	....	......	....	......	....	201	29.0	1,535	36.2	44	13.6	1,780	33.9	......	....
7. Normal School	......	....	......	....	......	....	......	....	85	12.3	559	13.2	15	4.6	659	12.5	......	....
8. Nurses' Training School	......	....	......	....	......	....	......	....	92	13.3	669	15.8	32	9.9	793	15.1	......	....
Total	**18,203**	**67.4**	**9,183**	**65.1**	**10,440**	**47.2**	**37,826**	**59.8**	**692**	**23.4**	**4,235**	**25.2**	**324**	**2.8**	**5,251**	**16.7**	......	....
EMPLOYMENT																		
1. Agriculture	149	2.5	299	8.5	4,037	41.7	4,485	23.5	533	25.8	1,375	12.6	361	3.8	2,269	10.1	6,754	16.3
2. Commerce and Finance	559	9.5	333	9.5	275	2.8	1,167	6.1	273	13.2	2,463	22.6	3,136	32.9	5,872	26.1	7,039	16.9
3. Industry	2,920	49.8	1,073	30.6	1,304	13.5	5,297	27.8	341	16.5	2,319	21.3	2,357	24.7	5,017	22.3	10,314	24.8
4. Trades and Crafts	257	4.4	108	3.1	104	1.1	469	2.5	47	2.3	342	3.1	644	6.7	1,033	4.6	1,502	3.6
5. Transportation and Communication	132	2.2	109	3.1	148	1.5	3,892	2.0	66	3.3	488	4.5	295	3.1	849	3.8	1,238	3.0
6. Mining and Quarrying	1	(.02)	30	.9	52	.6	83	.4	20	1.0	36	.4	78	.8	134	.6	217	.6
7. Fishing, Trapping, Lumbering and Logging	5	.2	69	2.0	189	2.0	263	1.4	13	.5	15	.2	12	.1	40	.2	303	.7
8. Services: (a) Personal	237	4.0	273	7.8	432	4.5	942	4.9	86	4.2	281	2.6	165	1.7	532	2.4	1,474	3.5
(b) Public	150	2.6	63	1.8	55	.6	268	1.4	69	3.3	287	2.6	397	4.2	753	3.3	1,021	2.5
(c) Professional	......	....	......	....	......	....	......	....	16	.6	120	1.0	53	.6	189	.8	189	.4
(d) Home Help (Girls)	620	10.6	654	18.6	2,378	24.6	3,652	19.2	293	14.2	888	8.2	493	5.1	1,674	7.4	5,326	12.8
9. Unskilled Labour	560	9.5	361	10.3	501	5.2	1,422	7.5	120	5.8	441	4.1	379	4.1	940	4.3	2,362	5.7
10. Clerical—not classifiable above	51	.9	22	.5	20	.1	93	.5	30	1.5	184	1.7	402	4.2	616	2.7	709	1.7
11. On His Majesty's Service	20	.3	12	.2	15	.1	47	.3	117	5.7	1,422	13.1	609	6.3	2,148	9.5	2,195	5.3
12. Others, employed but not classifiable above	204	3.5	102	3.1	163	1.7	469	2.5	43	2.1	223	2.0	164	1.7	430	1.9	899	2.2
Total	**5,865**	**21.7**	**3,508**	**24.9**	**9,673**	**43.8**	**19,046**	**30.1**	**2,067**	**70.0**	**10,884**	**64.7**	**9,545**	**82.4**	**22,496**	**71.7**	**41,542**	**80.6**
UNEMPLOYED	123	.5	79	.6	259	1.2	461	.7	49	1.7	201	1.1	92	.8	342	1.1	803	1.6
MARRIAGE (Girls)	19	(.09)	18	.1	22	.2	59	.1	33	1.1	114	.7	55	.5	202	.6	261	.4
DEATH OR DISABILITY	343	1.3	173	1.2	292	1.3	808	1.3	16	.5	128	.8	70	.6	214	.7	1,022	2.0
TO INSTITUTIONS	128	.5	62	.4	78	.3	268	.4	3	.1	12	.1	18	.2	33	.2	301	.6
LEFT THE PROVINCE	1,653	6.1	959	6.8	929	4.2	3,541	5.7	20	.7	241	1.4	69	.6	330	1.1	3,871	7.5
OTHERS (known but not classifiable above)	288	1.	33	.2	197	.9	518	.8	16	.5	113	.7	260	2.2	389	1.2	907	1.8
UNKNOWN	402	1.5	101	.7	209	.9	712	1.1	58	2.0	904	5.3	1,146	9.9	2,108	6.7	2,820	5.5
Total leaving Student Life in Ontario	**8,821**	**32.6**	**4,933**	**34.9**	**11,659**	**52.8**	**25,413**[A]	**40.2**	**2,262**	**76.6**	**12,597**	**74.8**	**11,255**	**97.2**	**26,114**	**83.3**	**51,527**	**100.0**
GRAND TOTALS	**27,024**	....	**14,116**	....	**22,099**	....	**63,239**	....	**2,954**	....	**16,832**	....	**11,579**	....	**31,365**	....	......	....

[A] Of all pupils leaving student life from Elementary Schools, 49.2% left without obtaining High School Entrance standing.
Main classes are expressed as a percentage of Grand Total; subdivisions as a percentage of the class to which they belong.

TEACHERS—SUPPLY AND DEMAND

V—STATISTICS OF TEACHING STAFF, AND SUPPLY AND DEMAND FOR TEACHERS, SEPTEMBER, 1943

A. Elementary Schools

(As reported by the Public and Separate School Inspectors.)

	Public Schools				Roman Catholic Separate Schools	All Elementary Schools	Corresponding figures September, 1941
	City Inspectorates	County Inspectorates	District Inspectorates	Total			
1. Total number of teaching positions	3,817	8,612	1,753	14,182	3.141	17,323	17,164
2. Total Number of Teachers by Certificates:							
(a) Regular Classroom Teachers—							
First Class	2,274	5,248	940	8,462	1,502	9,964	9,868
Second Class	859	2,729	484	4,072	1,348	5,420	5,607
Temporary	....	307	260	567	197	764	522
On Exchange from outside Ontario	1	....	....	1	....	1	3
Total	3,134	8,284	1,684	13,102	3,047	16,149	16,000
(b) Special Full-Time Teachers—							
Music	18	41	8	67	21	88	81
Art	11	3	3	17	3	20	12
Manual Training	83	32	5	120	10	130	130
Home Economics	81	28	2	111	15	126	125
Kindergarten (K.D., K.P., and K.)	296	152	8	456	3	459	489
Auxiliary (all types)	181	52	16	249	35	284	249
Physical Training	10	1	....	11	2	13	10
Others	3	1	....	4	....	4	14
Total	683	310	42	1,035	89	1,124	1,110
(c) Unfilled Positions	....	18	27	45	5	50	54
3. Number of Vacancies at Midsummer, 1943	233	2,641	615	3,897	685	4,582	4,490
4. Turnover (Vacancies as a percentage of teaching positions)—1943	6.1	30.7	35.1	27.5	21.8	26.5	....
1942	6.8	36.6	38.7	27.3	21.1	26.2	....
1941	5.5	30.4	35.6	24.4	17.7	23.1	....
1940	4.0	23.5	26.9	18.5	11.3	17.3	....
5. On Leave of Absence—numbers of teachers on leave for at least one year on account of:							
Active Service	96	71	23	190	13	203	379
Other War Work	13	9	3	25	7	32	31
Other Reasons	19	11	1	31	12	43	47
Total	128	91	27	246	32	278	457
6. Teachers leaving the profession during, or at the end of, the school year 1942-43:							
1. To teach in—							
(a) Private Schools	1	4	....	5	12	17	25
(b) Ontario Secondary Schools	12	29	6	47	7	54	57
2. To further training in—							
(a) Teacher Training Schools	....	3	8	11	2	13	2
(b) Universities	1	17	4	22	4	26	37
(c) Other Schools	....	7	4	11	....	11	8
3. To non-teaching occupations—							
(a) Civil Service	2	9	2	13	12	25	124
(b) War Work	1	12	6	19	12	31	135
(c) Other occupations	24	169	58	251	16	267	236
4. Armed Forces	19	83	24	126	10	136	287
5. Superannuated (a) on account of age	44	23	2	69	9	78	72
(b) on disability	11	6	....	17	....	17	22
6. Married	102	257	37	396	57	453	652
7. Left the Province	2	4	2	8	11	19	21
8. Poor Health	9	24	4	37	24	61	56
9. Died	7	8	2	17	6	23	31
10. Unemployed	....	15	....	15	3	18	35
11. Others	5	104	36	145	15	160	55
Totals	240	774	195	1,209	200	1,409	1,855
7. Demand—total withdrawing and on leave	368	865	222	1,455	232	1,687	2,312
—increase in number of positions	39	168	*75	132	27	159	....
Total	407	1,033	147	1,587	259	1,846	....
8. Replacements—Beginners to profession	72	497	66	635	154	789	915
Married women re-entering the profession	38	420	89	547	36	583	742
From other provinces	8	30	20	58	11	69	71
From other sources	289	86	†	347	58	405	347
9. Number known unemployed in September	22	34	6	62	14	76	137
10. Number of married women still available for full-time teaching	277	152	8	437	49	486	648
11. Number qualifying as teachers in June	....	....	....	....	....	867	1,035

*Decrease.

B. Secondary Schools

(As reported by the Secondary School Principals.)

	Continuation Schools	High Schools and Collegiate Institutes			Vocational Schools (includ'g Senior Auxiliary)*	All Secondary Schools
		In Cities	All Others	Total		
1. Total number of teaching positions—full time only	469	1,015	1,425	2,440	1,267	4,176
2. (a) Full-time teachers—						
Net number of full-time secondary school teachers (no duplications)	463	1,015	1,425	2,440	1,267	4,170
Academic teachers also teaching in vocational departments	....	....	....	....	332	332
Vocational teachers also teaching in academic departments	....	127	56	183	....	183
Gross number of full-time secondary school teachers (including duplications)	463	1,142	1,481	2,623	1,599	....
(b) Part-time teachers						
Elementary school teachers also teaching in secondary schools	32	10	29	39	6	77
Other part-time teachers	90	19	50	69	25	184
(c) Grand total—full-time and part-time, including duplications	585	1,171	1,560	2,731	1,630	....
(d) Unfilled positions	6	....	....	....	....	6
3. Number of vacancies at midsummer, 1943	216	84	308	392	69	461
4. Turnover (vacancies as a percentage of teaching positions)	46.2	8.3	21.6	16.1	5.4	11.3
5. On leave of absence—number of teachers on leave for at least one year on account of:						
Active Service	9	56	111	167	50	226
Other War Work	1	5	6	11	8	20
Other reasons	....	2	....	2	2	4
Total	10	63	117	180	60	250
6. Teachers leaving the profession during, or at the end of, the school year, 1942-43:						
1. To teach in—						
(a) Private schools	1	....	1	1	....	2
(b) Elementary schools	11	....	1	1	....	12
(c) Universities or Normal schools	1	....	1	1	1	3
2. To further training in—						
(a) Teacher training schools	....	....	....	....	....	....
(b) Universities	3	....	4	4	....	7
(c) Other schools	1	....	2	2	....	3
3. To non-teaching occupations—						
(a) Civil Service	2	4	4	8	....	10
(b) War Work	1	1	7	8	3	12
(c) Other occupations	14	4	16	20	7	41
4. To the Armed Forces	8	20	27	47	8	63
5. Superannuated (a) on account of age	....	7	2	9	9	18
(b) on disability	1	....	3	3	....	4
6. Married	19	10	34	44	11	74
7. Left the Province	2	....	2	2	....	4
8. Poor health	....	....	7	7	2	9
9. Died	....	2	1	3	2	5
10. Unemployed	1	....	8	8	....	9
11. Others	4	....	3	3	1	36
Total	69	48	123	171	45	313
7. Demand—Total withdrawing and on leave	79	111	240	351	105	535
Increase in number of positions	....	1	....	1	....	1
Total	79	112	240	352	105	536
8. Replacements—Beginners to profession	41	11	55	66	11	118
Married women re-entering the profession	15	7	17	24	3	42
Former teachers re-entering the profession	4	3	12	15	1	20
Persons teaching on a permit	33	1	50	51	40	124
From other Provinces—						
(a) on Ontario certificate	....	....	2	2	2	4
(b) on permit	....	....	3	3	....	3
From other sources	....	†90	†57	†147	34	153
Decrease in number of positions	14	....	44	44	14	72
9. Number known unemployed in September	15	43	33	76	1	92
10. Number of married women still available for full-time teaching	19	46	31	77	3	80
11. Number qualifying as teachers, midsummer, 1943	....	....	....	318	....	‡318

*Included in this column will be those teachers of academic subjects teaching in pure vocational schools. In the case of the composite schools, all teachers of academic subjects are classified as academic.

†Some of these came from continuation schools, which accounts for an excess of replacements over demand in the continuation schools.

‡These were all academic teachers who could teach in continuation, high schools and collegiate institutes or might teach academic subjects in vocational schools. No vocational school teachers have been graduated since 1940.

VI—SCHOOL ADMINISTRATIVE UNITS, NUMBER AND TYPE

(as of September 1, 1942)

	Schools in Operation	Administrative Units	Types of Boards						Total Boards
			Local Trustee Boards	Township Area Boards	Boards of Education	Continuation School Boards	High School Boards	Collegiate Institute Boards	
Elementary Schools:									
Public—Rural	5,417	5,208	5,041	165	2	...	...	...	5,208
Urban	706	322	213	...	109	...	...	...	322
Protestant Separate—Rural	2	2	2	...	...	...	...	...	2
Urban	2	2	2	...	...	...	...	...	2
R.C. Separate—Rural	512	506	506	...	...	...	...	...	506
Urban	333	126	126	...	...	...	...	...	126
Totals—Elementary	6,972	6,166	5,890	165	111	...	...	...	6,166
Secondary Schools:									
Continuation	198	198	181*	...	...	17	...	...	17
High	161	160	...	...	74*	...	86	...	86
Collegiate Institute	72	53	...	...	37*	...	...	16	16
Vocational and Senior Auxiliary	66a	50b	...	...	...	...	...	...	...
Totals—Secondary	454	411	181	...	111	17	86	16	119
Grand Totals	7,426	6,285	5,890	165	111	17	86	16	6,285

*Included in Elementary section.

a 43 of these are composite schools included with Collegiate Institutes and High Schools.

b All previously included with Collegiate Institute Boards, High School Boards, and Boards of Education.

VII—EDUCATION COSTS

AVERAGE COSTS, PER PUPIL-DAY 1941, AND COMPARISON WITH 1940

A—Elementary Schools

Type	Sub-Division	Gross Cost per Pupil-Day (in cents) Current		Capital		Total		Legislative Share	
		1941	1940	1941	1940	1941	1940	1941	1940
PUBLIC	All Rural	31.4	28.2	2.5	2.5	33.9	30.7	10.3	8.6
	Ordinary Size	31.6	27.9	1.3	1.4	32.9	29.3	10.0	8.2
	Consolidated	40.6	33.8	4.6	4.2	45.2	38.0	16.9	14.6
	Large Suburban and Semi-Urban	30.7	29.4	6.9	7.0	37.6	36.4	11.6	9.8
	All Urban	34.7	33.0	7.0	6.6	41.7	39.6	2.4	2.0
	Town	26.3	24.6	3.7	4.1	30.0	28.7	3.5	2.9
	City	38.8	37.7	8.4	7.9	47.2	45.6	1.7	1.4
	All Public	33.4	31.0	5.2	5.0	38.6	36.0	5.6	4.7
R. C. SEPARATE	All Rural	23.1	21.5	2.8	2.6	25.9	24.1	13.6	11.2
	All Urban	21.1	19.6	4.0	4.0	25.1	23.6	4.9	4.3
	Town	20.4	19.8	3.9	4.0	24.3	23.8	7.1	6.4
	City	21.6	19.5	4.1	4.0	25.7	23.5	3.0	3.2
	All Separate	21.7	20.1	3.6	3.6	25.3	23.7	7.3	5.9

B—Secondary Schools

CONTINUATION	All	53.7	48.8	8.8	8.6	62.5	57.4	15.2	11.6
HIGH SCHOOLS AND COLLEGIATE INSTITUTES	High	55.3	49.8	12.3	11.3	67.6	61.1	11.5	11.6
	Collegiate	62.9	55.7	15.9	14.9	78.8	70.6	4.2	4.2
	All	60.0	53.5	14.6	13.5	74.6	67.0	6.9	7.0
VOCATIONAL	*Purely Technical	102.9	87.4	28.0	18.2	130.9	105.6	22.2	13.4
	*Purely Commercial	78.7	68.7	19.3	15.8	98.0	84.5	15.4	10.3
	*Combined Commercial and Technical	84.7	78.5	25.6	23.6	110.3	102.1	25.3	20.1
	All	87.4	76.8	23.8	20.6	111.2	97.4	21.7	16.8

C—Special Schools

SENIOR AUXILIARY	All	118.8	102.7	10.6	9.5	129.4	112.2	20.3	15.8

*Only purely vocational schools included.

VIII—RELIGIOUS INSTRUCTION IN THE PUBLIC ELEMENTARY, AND ALL SECONDARY SCHOOLS (as reported in June 1943)

A.—Public Schools of the Cities

City	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Belleville	4	4	4	4	4	4
Brantford	11	11	11	11	11	10
Chatham	3	3	3	3	3	3
Fort William	8	8	8	8	7	....
Galt	4	4	4	4	4	4
Guelph	9	9	9	9	9	....
Hamilton	30	30	30	30	30	15
Kingston	8	8	8	8	8	8
Kitchener	7	7	7	7	7	7
London	19	19	19	19	19	19
Niagara Falls	6	6	6	6	6	6
North Bay	5	5	4	5	3	5
Oshawa	8	8	8	8	3	8
Ottawa	19	19	19	19	19	....
Owen Sound	5	5	5	5	1	5
Peterborough	6	6	6	6	6	6
Port Arthur	9	9	9	9	9	....
St. Catharines	13	13	13	13	13	....
St. Thomas	6	6	6	6	6	6
Sarnia	8	8	7	8	6	8
Sault Ste. Marie	10	10	9	10	10	8
Stratford	7	7	7	7	6	....
Sudbury	6	6	....	6	6	....
Toronto	87	87	86	87	61	9
Welland	6	5	3	6	6	....
Windsor	19	19	18	19	18	7
Woodstock	5	5	5	5	5	4
Totals—Cities	328	327	314	328	286	135

B.—Public Schools of the Counties

County	Rural						Urban (excluding Cities but including Large Suburban Schools)					
	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Addington	20	17	13	19	18	......	......	......	......	......	......	......
Brant	63	60	34	59	56	6	4	2	2	2	2	2
Bruce	157	157	133	157	138	19	16	15	13	14	13	8
Carleton	104	100	20	104	102	......	6	4	......	4	4	......
Dufferin	80	79	61	80	75	33	3	3	2	3	3	2
Dundas	66	63	36	66	45	3	4	4	1	4	3	1
Durham	91	91	70	91	73	29	7	7	7	7	4	6
Elgin	103	103	103	103	103	12	7	7	7	7	7	4
Essex	115	103	86	114	108	19	13	12	12	12	8	4
Frontenac	123	117	74	123	98	10	1	1	......	1	1	1
Glengarry	67	43	12	67	54	5	3	3	......	3	1	......
Grenville	62	59	33	61	54	4	4	4	1	4	3	3
Grey	206	206	168	206	179	58	10	10	6	10	7	7
Haldimand	71	71	44	71	61	10	5	5	4	5	4	3
Haliburton	41	40	33	40	29	13	......	......	......	......	......	......
Halton	61	61	41	61	58	14	8	5	5	5	5	4
Hastings	171	156	79	168	146	10	10	10	5	10	9	6
Huron	173	172	150	173	159	31	9	9	9	9	9	9
Kent	138	136	97	138	137	25	10	10	7	10	10	5
Lambton	168	168	122	168	157	26	12	10	9	10	8	6
Lanark	110	108	80	110	81	6	10	10	10	10	10	7
Leeds	128	109	64	122	85	2	9	9	6	9	3	3
Lennox	77	75	41	72	59	4	4	3	1	3	2	1
Lincoln	63	63	51	63	59	13	9	6	4	6	4	3
Middlesex	177	176	154	177	170	49	8	7	6	7	6	3
Norfolk	101	101	67	101	84	12	6	6	2	6	4	4
Northumberland	104	101	62	104	65	35	7	6	6	6	4	5
Ontario	120	113	71	119	97	26	9	7	4	7	4	6
Oxford	106	106	92	106	103	31	6	6	5	6	5	5
Peel	74	72	52	74	63	11	9	9	9	9	7	6
Perth	109	106	81	109	88	13	5	5	5	5	3	2
Peterborough	87	76	52	85	66	18	5	5	5	5	2	3
Prescott	40	22	14	40	37	9	3	2	2	3	2	3
Prince Edward	67	66	43	67	47	1	4	3	1	3	2	1
Renfrew	158	137	68	144	116	15	11	10	7	10	8	6
Russell	24	22	10	24	18	2	1	1	1	1	1	......
Simcoe	213	198	131	212	180	50	30	25	21	27	23	14
Stormont	73	73	25	73	56	1	2	2	......	2	2	......
Victoria	98	88	53	84	69	13	8	5	3	5	5	3
Waterloo	85	83	64	84	68	7	8	8	8	8	5	1
Welland	71	71	32	71	62	3	26	26	16	26	26	10
Wellington	139	139	95	139	130	9	9	9	8	9	8	7
Wentworth	71	71	52	71	60	23	7	6	6	6	5	2
York	138	138	102	138	125	50	74	74	67	73	67	55
Totals—Counties	4,513	4,316	2,965	4,458	3,838	730	402	371	293	372	319	221

C.—Public Schools of the Districts

Districts	Rural						Urban (excluding Cities but including Large Suburban Schools)					
	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Algoma	88	85	46	87	73	5	5	5	2	5	5	......
Cochrane	64	61	28	63	59	5	13	13	7	13	13	7
Kenora	32	31	10	32	30	......	7	7	6	7	7	......
Manitoulin	41	41	20	42	35	12	2	2	1	2	2	1
Muskoka	80	78	41	80	66	19	10	8	3	8	6	4
Nipissing	50	48	19	50	12	1	3	3	1	3	3	2
Parry Sound	108	103	54	108	96	12	10	9	3	10	8	2
Patricia	9	9	2	9	9	......	......	......	......	......	......	......
Rainy River	59	59	28	59	42	5	3	3	3	3	......	......
Sudbury	95	71	28	94	86	9	8	8	4	8	8	......
Thunder Bay	101	98	78	99	74	10	2	2	2	2	2	......
Timiskaming	63	61	33	52	57	7	15	15	9	15	13	9
Totals—Districts	790	745	387	775	639	85	78	75	41	76	67	25
All Public, exclusive of Cities	5,303	5 061	3,352	5,233	4,477	815	480	446	334	448	386	246
All Public Schools 1942-43, Rural and Urban	6,111	5,834	4,000	6,009	5,149	1,196						
All Public Schools 1941-42, Rural and Urban	6,133	5,814	3,805	6,027	5,235	955						

D.—Summary of All Schools

	Public Elementary				Secondary				Grand Total
	City	Town, Village, and Suburban	Rural	Total	Continuation	High and Collegiate	Vocational (a)	Total	
Number of schools reporting	328	480	5,303	6,111	195	231	22	448	6,559
Number opened with prayer	328	448	5,233	6,009	193	229	19	441	6,450
Number closed with prayer	286	386	4,477	5,149	26	13	3	42	5,191
Number in which Scriptures are read daily	327	446	5,061	5,834	167	127	16	310	6,144
Number in which Scriptures are memorized	314	334	3,352	4,000	11	6	....	17	4,017
Number in which religious instruction is given by a clergyman or layman	135	246	815	1,196	28	26	1	55	1,251

(a) Purely Vocational including Senior Auxiliary. Composite schools are included with High Schools and Collegiate Institutes.

E.—Comparison with Conditions in 1931-32

Percentage of Schools in 1942-43 compared with those in 1931-32

	Public Elementary								Secondary							
	Cities		Towns Villages and Large Suburban		Rural		Total		Continuation		High Schools and Collegiate Institutes		Vocational		Total	
	'42-'43	'31-'32 *	'42-'43	'31-'32 *	'42-'43	'31-3'2	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Percent opened with prayer	100	100	94	99	99	98	99	98	99	100	99	99	86	88	98	99
Percent closed with prayer	87	75	80	70	84	78	84	78	13	15	6	5	14	....	9	10
Percent in which Scriptures are read	99	100	93	99	95	93	95	93	86	84	72	69	73	75	69	76
Percent in which religious instruction is given as permitted by the regulations	41	4	51	8	15	3	20	3	14	14	11	7	5	13	12	11

*The figures for 1931-32 for urban centres were for centres, not schools and included no large suburban schools.

Courtesy Toronto Board of Education

A Nursery Class

MIDDLESEX COUNTY
LIBRARY ASSOCIATION

Courtesy of "School Journal"

Middlesex Library Trailer

This trailer, accommodating 1,200 books, was purchased in 1940 by the Middlesex County Library Association. It exchanges books among the member libraries. By this means the school children have the use of a much wider range of supplementary reading books than would be possible otherwise.

COMPARATIVE STATISTICS

IX—PROVINCIAL POPULATION AND SCHOOL ENROLMENT

Year	Provincial Population [A]	Day Enrolment in Provincially Controlled Schools [B]	Percentage of Population in Day Schools	Day School Enrolment Classified as between		Compulsory Age Enrolment		Adolescent Age Enrolment		Adolescent Age Exemptions			
				Elementary	Secondary	Number	Percentage of whole	Number	Percentage of whole	By Home Permit	By Employment Certificate	Total	Percentage of Recorded Adolescents [C]
1930....	3,141,633	661,748	21.1	84.7	15.3	451,404	68.2	83,821	12.7	1,369	3,151	4,520	5.1
1935....	3,321,618	679,392	20.5	83.3	16.7	490,898	72.3	102,446	15.0	1,683	2,045	3,728	3.5
1939....	3,438,898	679,345	19.8	82.1	17.9	492,455	72.5	105,903	15.6	1,389	2,146	3,535[D]	3.3
1940 ...	3,442,135	664,373	19.3	81.8	18.2	482,094	72.6	103,509	15.6	1,885	4,871	6.756	6.5
1941....	3,509,995	643,628	18.3	83.0	17.0	475,049	73.8	99,899	15.5	2,938	9,416	12,354	11.0
1942....	3,544,851	627,903	17.7	83.7	16.3	465,517	74.1	95,642	15.3	2,717	12,792	15,509	14.0

[A] As supplied by Department of Municipal Affairs.

[B] School enrolment recorded for one particular day—the last school day in May.

[C] Based on May enrolled Adolescents plus exemptions.

[D] In addition, 1382 Employment Certificates were issued to children under 14 years of age.

X—SCHOOLS, PUPILS, TEACHERS
ELEMENTARY SCHOOLS

Year	Legal Teaching Days [A]	Schools			Pupils					Teachers						
		Number in Operation			Enrolment [B]			Average Daily Attendance [C]	Attendance Efficiency Percentage	Number			Certificates			Experience
		Total	Rural	Urban	Total	Rural	Urban			Total	Male	Female	First Class	Special [D]	Second Class and Lower [E]	Average Length in Years
ELEMENTARY SCHOOLS																
1924-25..	197	6,797	5,821	976	613,996	239,570	374,426	442,642	....	15,733	2,051	13,682	1,810	617	13,306	....
1929-30..	197	6,979	5,991	988	560,446	211,172	349,274	478,950	....	17,062	2,512	14,550	3,713	419	12,930	9.6
1934-35.	197	7,049	6,050	999	565,777	210,879	354,898	503,815	90.8	17,335	3,316	14,019	6,082	533	10,720	11.1
1939-40..	198	7,120	6,106	1,014	543,323	206,719	336,604	491,855	91.9	17,527	3,929	13,598	9,473	956	7,098	11.5
1940-41..	195	7,123	6,098	1,025	533,914	202,597	331,317	478,626	91.3	17,347	3,849	13,498	9,997	1,070	6,280	11.1
1941-42..	193	7,048	6,024	1,024	525,441	198,034	327,407	476,713	92.1	17,342	3,376	13,966	10,131	960	6,251	11.1
PUBLIC SCHOOLS																
1924-25..	....	6,081	5,401	680	418,696	217,221	301,475	371,694	....	13,545	1,899	11,646	1,673	609	11,263	8.5
1929-30..	....	6,218	5,535	683	568,521	190,556	277,965	397,108	....	14,494	2,239	12,165	3,487	409	10,598	9.3
1934-35..	....	6,270	5,580	690	464,186	187,702	276,484	411,481	90.4	14,518	3,049	11,469	5,593	508	8,417	9.6
1939-40..	....	6,309	5,607	713	441,143	182,570	258,573	397,196	91.6	14,426	3,654	10,862	8,505	901	5,020	11.2
1940-41	....	6,315	5,602	713	433,597	178,893	254,704	385,718	91.0	14,231	3,476	10,755	8,902	1,015	4,314	11 6
1941-42..	....	6,221	5,513	708	426,183	174,692	251,491	384,516	91.7	14,224	3,033	11,191	8,819	903	4,502	11.2
ROMAN CATHOLIC SEPARATE SCHOOLS																
1924-25..	....	716	420	296	95,300	22,349	72,951	70,948	....	2,188	152	1,607	137	8	2,043	....
1929-30..	....	761	456	305	91,925	20,616	71,309	81,842	....	2,568	183	2,036	226	10	2,332	9.5
1934-35..	....	779	470	309	101,591	23,177	78,414	92,334	92.8	2,817	267	2,385	489	25	2,303	10.5
1939-40..	....	811	499	312	102,180	24,149	78,031	94,659	93.1	3,101	365	2,550	968	55	2,078	11.4
1940-41..	....	808	496	312	100,317	23,704	76,613	92,908	92.7	3,116	373	2,736	1,095	55	1,966	11.0
1941-42..	....	827	511	316	99,258	23,342	75,916	92,197	93.8	3,118	343	2,775	1,312	57	1,749	11.0
PROTESTANT SEPARATE SCHOOLS [F]																
1924-25..	....	5	2	3	407	57	350	298	....	11	1	10	....	....	11	....
1929-30..	....	5	2	3	348	45	303	228	....	10	....	10	1	....	9	....
1934-35..	....	5	2	3	253	46	207	213	86.5	9	1	8	6	....	2	14.4
1939-40..	....	4	2	2	226	46	180	186	90.3	8	2	6	4	1	3	12.1
1940-41..	....	4	2	2	212	44	168	161	90.8	8	1	7	2	1	5	12.1
1941-42..	....	4	2	2	191	40	151	153	91.7	8	1	7	3	1	4	12.1

[A] In all Provincially-Controlled Schools.
[B] Commencing with 1929-30 the enrolment is that of the last school day in May. The former figures, covering the entire calendar year, contain a percentage of duplication.
[C] Covers the school year.
[D] This includes the following: Manual Training, Household Science, Auxiliary, Kindergarten, Art, Music, Physical Culture.
[E] This includes Third Class, District, Permanent Ungraded, and Temporary.
[F] Included with Public Schools.

SECONDARY SCHOOLS

Year	Schools	Pupils						Teachers (Full time and part time)							
					Grade Distribution			Number			Certificates				Experience
	Number in Operation	May Enrolment	Average Daily Attendance	Attendance Efficiency Percentage	IX and X	XI and XII	XIII	Total	Male	Female	Graduates	Percentage	Specialists	Percentage	Average Years Secondary School
ALL SECONDARY DAY SCHOOLS															
1924-25........	390	77,870	62,871	....	62.1	27.3	10.6	2,451	1,148	1,303	1,556	63.5	1,429	58.5	....
1929-30........	436	97,270	81,477	....	63.4	24.3	12.3	3,390	1,618	1,772	2,428	71.6	1,911	60.4	....
1934-35........	454	113,519	105,524	92.7	57.7	30.6	11.7	4,062	2,174	1,888	3,247	79.9	25,73	63.3	....
1939-40........	453	121,050	115,838	93.4	57.5	32.8	9.7	4,580	2,636	1,944	3,752	81.9	3,147	68.7	....
1940-41........	456	109,714	103,840	92.6	61.0	31.3	7.7	4,605	2,645	1,960	3,813	82.8	3,133	68.0	10.7
1941-42........	455	102,462	99,998	93.4	60.3	31.6	8.1	4,539	2,562	1,977	3,754	82.7	3,040	67 0	11.3
DAY SCHOOLS		COLLEGIATE INSTITUTES AND HIGH SCHOOLS													
1924-25........	183	52,116	44,836	....	61.0	31.0	8.0	1,657	779	878	1,367	82.5	1,199	72.3	....
1929-30........	205	57,475	52,496	....	60.9	30.4	8.7	2,047	919	1,128	1,838	89.8	1,522	74.4	....
1934-35........	212	67,395	64,369	93.5	53.4	34.3	12.3	2,361	1,171	1,190	2,235	94.7	1,850	78.4	10.1
1939-40........	228	73,102	70,944	94.6	54.0	35.3	10.7	2,762	1,505	1,257	2,587	93.7	2,213	80.1	10.1
1940-41........	230	67,391	65,707	93.5	54.7	34.3	11.0	2,855	1,567	1,288	2,642	92.5	2,232	78.2	11.1
1941-42........	233	63,582	62,671	94.0	55.5	33.6	10.9	2,805	1,507	1,298	2,603	92.9	2,161	77.0	12.0
CONTINUATION SCHOOLS															
1924-25........	198	10,545	8,772	....	65.9	33.9	.2	396	112	284	48	12.1	65	16.4	....
1929-30........	214	9,368	8,349	....	66.9	32.3	.8	455	167	288	53	11.6	36	7.9	....
1934-35........	219	10,852	10,347	93.3	58.3	36.5	5.2	482	227	255	222	44.2	97	19.3	5.1
1939-40........	202	10,048	9,764	91.4	59.8	36.4	3.8	569	297	272	338	59.4	203	35.7	5.7
1940-41........	203	9,241	9,002	92.3	59.8	35.4	4.8	587	292	295	355	60.5	210	35.8	5.6
1941-42........	198	8,986	8,737	93.0	60.7	34.0	5.3	550	248	302	351	63.8	180	32.7	6.0
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS															
1924-25........	27	15,209	9,263	....	83.3	16.7	....	462	304	158	265	57.4	220	47.6	....
1929-30........	54	30,427	20,632	....	83.5	16.5	....	1,033	619	414	663	64.2	484	46.9	....
1934-35........	65	35,272	30,808	91.4	73.3	25.0	1.7	1,482	911	571	987	66.6	811	54.7	....
1939-40........	64	37,900	35,130	93.9	68.6	29.3	2.1	1,761	1,152	609	1,260	71.5	1,144	65.0	10.6
1940-41........	64	33,082	29,131	92.0	71.3	26.5	2.2	1,751	1,142	609	1,267	72.4	1,145	65.4	11.3
1941-42........	60	29,894	28,590	92.5	71.2	26.1	2.7	1,708	1,111	597	1,235	75.2	1,087	66.2	11.8
EVENING SCHOOLS		VOCATIONAL SCHOOLS													
1924-25........	52	35,675	....	....	....	....	....	1,182	714	468	....	....	....	....	....
1929-30........	67	44,431	....	....	....	....	....	1,486	954	532	....	....	....	....	....
1934-35........	29	23,803	....	....	....	....	....	745	501	244	....	....	....	....	....
1939-40........	52	34,983	....	....	....	....	....	1,081	773	308	....	....	....	....	....
1940-41........	47	31,848	....	....	....	....	....	1,038	768	270	....	....	....	....	....
1941-42........	48	33,388	....	....	....	....	....	1,043	766	277	....	....	....	....	....
HIGH SCHOOLS															
1924-25........	24	2,130	....	....	....	....	....	64	....	....	....	....	....	....	....
1929-30........	23	3,563	....	....	....	....	....	158	....	....	....	....	....	....	....
1934-35........	10	2,888	....	....	....	....	....	108	....	....	....	....	....	....	....
1939-40........	10	1,836	....	....	....	....	....	74	....	....	....	....	....	....	....
1940-41........	8	1,318	....	....	....	....	....	71	....	....	....	....	....	....	....
1941-42........	8	1,271	....	....	....	....	....	67	....	....	....	....	....	....	....

XI—TEACHERS' SALARIES

(excluding Directors and Supervisors of special subjects)

ELEMENTARY SCHOOLS

PUBLIC SCHOOLS

Year	Male						Female						Aggregate Salaries†
	Highest	Average					Highest	Average					
		Province	City	Town	Urban	Rural		Province	City	Town	Urban	Rural	
1925......	3,600	1,645	2,294	1,797	2,101	1,148	3,500	1,142	1,443	1,082	1,318	970	$16,898,259
1930......	3,700	1,705	2,304	1,815	2,109	1,208	3,300	1,175	1,501	1,121	1,365	1,008	18,461,628
1935......	3,700	1,376	2,180	1,390	1,922	848*	3,300	1,035	1,531	951	1,348	710*	16,586,817
1940–41...	3,700	1,482	2,295	1,401	1,980	888*	3,300	1,109	1,631	1,008	1,412	760*	17,919,822
1941–42...	3,700	1,623	2,337	1,500	2,043	981*	3,300	1,130	1,603	1,041	1,407	823*	18,118,117
1942–43...	3,700	1,797	2,413	1,652	2,150	1,110*	3,300	1,206	1,621	1,106	1,443	949*	19 110.016

ROMAN CATHOLIC SCHOOLS

Year	Male						Female						Aggregate Salaries†
	Highest	Average					Highest	Average					
		Province	City	Town	Urban	Rural		Province	City	Town	Urban	Rural	
1925......	2,000	911	955	772	914	899	1,800	719	698	652	685	806	$1,670,852
1930......	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883	2,041,344
1935......	2,300	843	879	940	891	738	1,800	716	677	742	701	764	2,124.920
1940–41...	2,500	971	1003	1070	1020	890	1,800	758	735	766	748	786	2,505,396
1941–42...	2,500	1,004	1,013	1,087	1,031	951	1,800	770	736	772	751	820	2,276,520
1942–43...	2,500	1,017	982	1,084	1,006	1,046	1,600	.816	769	809	784	894	2.539,675

SECONDARY SCHOOLS

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

Year	Highest			Average					Aggregate Salaries
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers	
1924–25......	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360	$3,986,032
1929–30......	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472	5,057,646
1934–35......	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191	4,968,005
1940–41......	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229	5,632,654
1941–42......	5,000	3,700	3,600	2,967	2,361	2,031	2,196	2,261	5,756,501
1942–43......	5,000	3,700	3,600	3.025	2,488	2,073	2,265	2,331	5.782,682

CONTINUATION SCHOOLS

Year	Highest			Average					Aggregate Salaries
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers	
1924–25......	3,400	2,000	2,100	1,803	1,400	1,394	1,395	1,600	$595,629
1929–30......	3,550	2,000	2,400	1,833	1,379	1,352	1,358	1,576	727,748
1934–35......	3,100	1,600	1,800	1,466	1,091	1,056	1,069	1,242	570,006
1940–41......	2,950	2,150	2,150	1,519	1,173	1,096	1,121	1,280	654,240
1941–42......	2,950	2,100	2,400	1,569	1,249	1,154	1,181	1,335	687,730
1942–43......	3,000	2,900	2,700	1,674	1,407	1,308	1,330	1,472	713,159

VOCATIONAL SCHOOLS

Year	Highest			Average					Aggregate Salaries
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers	
1924–25......	8,125	4,325	3,375	4,343	2,563	2,232	2,483	2,575	$1,525,532
1929–30......	6,600	4,700	3,575	4,274	2,660	2,356	2,531	2,612	3,062,874
1934–35......	5,350	3,700	3,600	3.726	2.426	2,135	2,318	2,371	3,260.836
1940–41......	5,000	3,700	3,600	3,843	2,556	2,290	2,463	2,511	3,653,378
1941–42......	5,000	3,700	3,600	3,914	2,608	2,313	2,504	2,555	3,932,593
1942–43	5,000	3,700	3,600	3,950	2,716	2,368	2,584	2,635	3,846,687

SENIOR AUXILIARY SCHOOLS

Year	Highest			Average					Aggregate Salaries
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers	
1934–35......	3,300	3,150	2,500	2,931	2,294	2,150	2,225	2,277	$165,013
1940–41......	3,600	3,000	2,600	3,301	2,578	2,298	2,440	2,505	172,824
1941–42......	3,700	3,000	2,600	3,361	2,569	2,321	2,446	2,515	175,896
1942–43......	3,800	3,100	2.700	3,286	2,697	2,410	2,552	2,610	179,418

*Excluding large suburban schools.

†Includes all teachers—regular, supply, special and evening, for the calendar year ending six months after the school year specified.

XII—FINANCES

ELEMENTARY SCHOOLS

PUBLIC AND SEPARATE SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$3,401,863	$87,969	$24,602,324	$40,762,782	$29,255,921	$4,042,896	$33,298,817	$4,042,896
1930.......	3,753,499	140,138	29,151,683	47,846,794	28,367,984	4,830,853	33,198,837	4,753,237
1935......	3.013,917	98,404	24,064,856	33,583,735	25 372.263	4,007.155	29,379,418	525.460
1940.......	4,734,640	226,072	27,898,697	40.287,194	28,010.444	4,549,037	32,559,481	894,797
1941.......	5,291,193	345,802	27,500,872	40,479,949	28,238,902	4,398,374	32,637,276	992,855

PUBLIC SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$3,162,518	$87,969	$22,132,924	$35,955,783	$25,619,051	$3,295,807	$28,914,858	$3,295,807
1930.......	3,396,681	118,598	25,934,733	41,688,303	25,374,753	4,038,740	29,413,493	3,946,677
1935.......	2,469,022	79,578	21,299,675	29,158,953	22,326,765	3,246,707	25,573,472	425,675
1940.......	3,655,340	198,477	24,836,406	34,855,903	24,357.802	3,886,194	28,243,996	710,489
1941.......	4,174,812	314,605	24,850,634	35,481,306	24,918,048	3,841,332	28,759,380	752,080

ROMAN CATHOLIC SEPARATE SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$239,345	E	$2,669,400	$4,806,999	$3,636,870	$ 747,089	$4,383,959	$ 747,089
1930.......	356,818	$21,540	3,216,950	6,158,491	2,993,231	792,113	3,785,344	806,560
1935.......	544,895	18,826	2,765,181	4,424,782	3,045,498	760,448	3,805,946	99,785
1940.......	1,079,300	27,595	3,062,291	5,431,291	3,652,642	662,843	4,315,485	184,308
1941.......	1,113,895	31,197	2,640,966	4,985,283	3,308,930	557,042	3,865,972	240,775

PROTESTANT SEPARATE SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$1,244	E	$14,372	$19,569	$17,332	....	$17,332	$428
1930.......	1,951	E	11,444	16,531	13,068	....	13,068	603
1935.......	1.286	E	7,447	12.317	11,224	....	11,224	....
1940.......	2,450	E	8,711	12,939	11,373	....	11,373	46
1941.......	2,486	E	9,272	13,360	11,924	....	11,924	....

SECONDARY SCHOOLS

ALL SECONDARY SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$1,319,737	$1,598,884	$6,187,433	$13,261,825	....	....	$10,365,380	$1,991.414
1930.......	1,892,580	2,414,341	10,175,080	23,992,785	$11,987,914	$2,347,029	14,334,943	5,400 544
1935.......	1,779,033	2,077,970	9,706,965	16,064,526	11,322,123	2,798,259	14,120,382	315 199
1940.......	2,239,378	1,966,521	12,077,819	19,178,702	13,067,981	3,271,019	16,339,000	321,827
1941.......	2,356,793	2,017,104	12,639,155	18,641,449	13,381,920	3,298,538	16,680,458	246,432

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$ 391,925	$1,243,157	$4,085,918	$8,489,390	....	....	$6,425,470	$1,464,036
1930.......	472,655	1,764,313	5,962,393	12,929,308	$6,676,267	$1,459,322	8,135,589	2,055,896
1935.......	441,344	1,496,264	5,326,796	8,793,398	6,272,830	1,528,119	7,800,949	236,057
1940.......	933,007	1,253,296	6,768,535	10,481,144	7,105,390	1,796,527	8,901,917	80,703
1941.......	849,283	1,276,200	7,001,691	10,067,671	7,361,433	1,784,316	9,145,749	122,937

CONTINUATION SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$ 184,385	$355,727	$322,956	$1,275,180	....	....	$894,477	$ 207,378
1930.......	228,673	442,101	448,984	1,637,413	$ 957,529	$145,121	1,102,650	174,272
1935.......	174,764	337,820	292,971	1,196,847	755,835	119,710	875,545	40,347
1940.......	209,360	322,358	545,755	1,397,825	884,368	156,333	1,040,701	29,442
1941.......	258,138	328,732	542,562	1,384,145	912,136	150,140	1,062,276	51,335

VOCATIONAL AND SENIOR AUXILIARY SCHOOLS

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
1925.......	$743,427	E	$1,778,559	$3,497,255	....	....	$3,045,433	$320,000
1930.......	1,191,252	$207,927	3,763,703	9,416,064	$4,354,118	$742,586	5,096,704	3,170,376
1935.......	1,162,925	243,886	4,087,198	6,074,281	4,293,458	1,150,430	5,443,888	38,795
1940.......	1,097,011	390,867	4,745,529	7,299,733	5,078,223	1,318,159	6,396,352	211,682
1941.......	1,249,372	412,172	5,094,902	7,189,633	5,108,351	1,364,082	6,472,433	72,160

A—Includes Township Grants and School District Levies.
E—Included with Local Levies.

XIII—TEACHERS IN TRAINING

(This Table is intended to show only the new teachers added to the Profession)

Year	Student Teachers Enrolled							Interim Certificates Issued						Total Newly Certificated Teachers
								Secondary		Elementary				
	College of Education (Toronto) A	Technical Training College (Hamilton)	Provincial Normal Schools C	English-French Model Schools	Summer Model Schools	Autumn Model Schools	Total	High School Assistant	Vocational School Assistant	Interim First Class	Interim Second Class	Limited Third Class	District	
1924-25	337	......	2,884 A	D	146	217	3,584	275	......	539	1,650	278B	237	2,927
1929-30	437	44	3,607 A	.....	69	D	4,157	365	37	669	703	52	8	1,834
1934-35	536	60	2,537 A	.....	51	......	3,184	498	34	1,410	596	40	8	2,586
1939-40	504	36	1,247	.....	D	......	1,769	397	22	1,512	118	D	D	2,049
1940-41	502	D	1,131	.....	......	......	1,622	421	......	871	140	......	......	1,432
1941–42	382	......	1,112	.....	......	......	1,497	303	......	925	104	......	......	1,332

A Includes extra-mural Students.
B 52 of these previously held District Certificates.
C Located at Hamilton, London, North Bay, Ottawa, Peterborough, Stratford and Toronto.
D Discontinued.

XIV—DEPARTMENTAL SUMMER COURSES ENROLMENT BY SUBJECTS IN RECENT YEARS

(The Summer Courses are conducted by the Department of Education for the benefit of Teachers, who desire to spend a part of their summer vacation in an effort to improve their academic and professional standing, and thus to become more efficient in carrying on with a modernized curriculum.)

In the interests of economy summer courses have been discontinued for the duration of the war. See 1940 Report for enrolment in recent years.

XV—TREND IN GRADE OF CERTIFICATES OF FRENCH-SPEAKING TEACHERS IN ENGLISH-FRENCH SCHOOLS

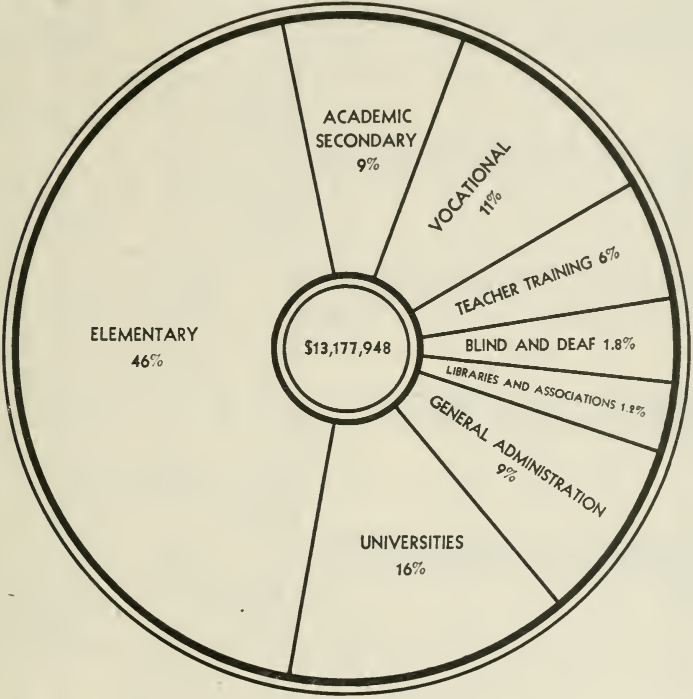
Year	Number of Teachers	First Class		Second Class		Third Class		District		Temporary		Permanent Ungraded	
		Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Numbe	Per cent.
1937-38..	1,298	216	16.72	856	66.25	144	11.15	2	.16	68	5.26	12	.46
1939-40..	1,375	250	18.19	1,010	73.45	74	5.38	......	.....	34	2.47	7	.51
1940-41..	1,416	278	19.64	1,033	72.95	61	4.31	......	......	37	2.61	7	.49
1941-42..	1,436	367	25.56	955	66.50	63	4.39	......	......	47	3.27	4	.28
1942–43..	1,441	418	29.01	856	59.40	37	2.57	......	......	126	8.74	4	.28

XVI—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS

Year	Candidates		Successful Candidates						Percentage of those attempting the written test who were successful
	Number	Percentage of Grade VIII May Enrolment	By Recommendation		By Writing		Total		
			Number	Per cent.	Number	Per cent.	Number	Per cent.	
1919–20....	27,916	....	5,202	18.6	16,849	60.4	22,051	79.0	74.2
1924–25....	40,409	77.1	10,917	27.0	20,702	51.2	31,619	78.2	70.2
1929–30 ...	47,438	76.5	13,896	29.3	24,598	51.9	38,494	81.1	73.3
1934–35....	55,092	84.5	28,359	51.5	17,378	31.5	45,737	83.0	65.0
1939–40 ...	56,832	94.2	33,236	58.5	14,706	25.9	47,942	84.4	62.3
1940–41....	55,255	95.6	33,780	61.2	13,231	23.9	47,011	85.1	61.3
1991–42....	48,829	97.9	30 872	63.2	12,481	25.6	43,353	88.8	69.5

XVII—FIFTH CLASSES

Year	Number of Schools Conducting Fifth Class Work	Fifth Class Enrolment in these Schools	Number of Fifth Classes Qualifying for Legislative Grant	Enrolment in Qualifying Fifth Classes	Grading			Distribution of Qualifying Classes, with Average Enrolment per Class						Legislative Grant
								Public				Separate		
								Counties		Districts				
					A	B	C	No.	Aver. Enrol.	No.	Aver. Enrol.	No.	Aver. Enrol.	
1919–20..	....	....	106	....	47	46	13	....	......	....	......	....	......	$18,993
1924–25..	468	....	193	1,878	93	69	31	108	7.8	46	8.7	39	16.0	28,396
1929–30..	1,773	9,911	342	2,529	113	108	121	176	5.6	102	5.8	64	14.6	47,507
1934–35..	1,716	10,732	541	4,332	149	155	237	306	6.4	124	5.5	106	12.6	56,643
1939–40..	1,370	10,987	514	4,083	167	155	192	238	7.3	160	5.9	116	12.1	68,226
1940–41..	1,202	9,363	453	3,511	155	135	163	188	8.4	155	5.3	110	10.4	67,466
1941–42..	1,058	9,043	396	3,283	149	131	116	162	8.8	120	5.7	114	10.4	61,181



PROVINCIAL EXPENDITURE ON EDUCATION
(Net Ordinary)
Government Fiscal Year 1941-42

GRAPH 1

XVIII—LEGISLATIVE GRANTS TO EDUCATION

(Paid during the Government Fiscal Year April 1st to March 31st)

SCHOOLS	GRANTS		1940-41			1941-42		
			Public Schools	Separate Schools	Totals	Public Schools	Separate Schools	Totals
ELEMENTARY	General:	Counties	$1,663,512	$201,783	$1,865,295	$1,906,572	$237,128	$2,143,700
		Districts	742,332	216,744	1,004,076	890,093	309,664	1,199,757
		Cities	300,939	197,156	498,095	349,937	228,106	578,043
		Towns	254,859	245,531	500,390	297,646	301,242	598,888
		Villages	141,907	28,612	170,519	167,425	30,268	197,693
			$3,103,549	**$934,826**	**$4,038,375**	**$3,611,673**	**$1,106,408**	**$4,718,081**
	Assisted:	Counties	$7,519	$40,741	$48,260	$9,228	$50,255	$59,483
		Districts	18,576	13,337	31,913	13,803	16,710	30,513
		Special	1,093	....	1,093	975	....	975
			$27,188	**$54,078**	**$81,266**	**$24,006**	**$66,965**	**$90,971**
	Special:	Kindergarten	$15,500	$297	$15,797	$17,181	$442	$17,623
		Night School	1,284	125	1,409	1,406	....	1,406
		Consolidated School	38,931	....	38,931	42,107	....	42,107
		Agriculture	67,149	10,452	77,601	46,845	7,047	53,892
		Man. Train., and Ho. Science	114,018	21,950	135,968	107,620	15,562	123,182
		Home Econ., and General Shop	1,897	6,906	8,803	5,745	8,798	14,543
		Fifth Class	51,740	16,747	68,487	51,766	17,308	69,074
		Music	102,307	2,906	105,213	93,658	2,236	95,994
		Medical and Dental Inspection	12,039	533	12,572	12,493	320	12,813
		Auxiliary Classes	68,776	9,663	78,439	82,662	11,972	94,634
		Art	2,730	510	3,240	2,490	420	2,910
		Transportation	34,750	2,602	37,352	47,276	4,347	51,623
			$511,121	**$72,691**	**$583,812**	**$511,249**	**$68,452**	**$579,701**
	Totals, Elementary		**$3,641,858**	**$1,061,595**	**$4,703,453**	**$4,146,928**	**$1,241,825**	**$5,388,753**

SCHOOLS	GRANTS		1940-41				1941-42			
SECONDARY			Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools	Totals	Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools	Totals
	General		$181,928	$688,711	$878,558	$1,749,197	$171,680	$665,239	$860,850	$1,697,769
	Building		....	....	332,913	332,913	....	....	333,841	333,841
	Special:	Agriculture	3,907	10,692	....	14,599	3,160	9,159	....	12,319
		Home Econ. and General Shop	14,188	126,344	....	140,532	17,151	85,339	....	102,490
		Music	5,702	13,085	....	18,787	5,670	12,815	....	18,485
		Mining	....	....	4,000	4,000	....	....	4,000	4,000
		Night School	....	3,774	104,751	108,525	....	1,985	102,962	104,947
		Non-Resident Pupils (District)	11,321	70,689	42,091	124 101	8,731	79,717	39,846	128,297
		Boards without Schools	....	4,592	....	4,5 2	....	11,591	....	14,591
			$35,118	**$229,176**	**$150,842**	**$415,136**	**$34,715**	**$203,606**	**$146,808**	**$385,129**
	Totals, Secondary		**$217,046**	**$917,887**	**$1,362,313**	**$2,497,246**	**$206,395**	**$868,845**	**$1,341,499**	**$2,416,739**
UNIVERSITIES			Toronto	Western	Queen's	Totals	Toronto	Western	Queen's	Totals
	Regular		$592,000	$260,000	$250,000	$1,102,000	$593,000	$260,000	$275,000	$1,128,000
	Special		1,000,000	....	....	1,000,000	1,055,000	....	....	1,055,000
	Totals, Universities		**$1,592,000**	**$260,000**	**$250,000**	**$2,102,000**	**$1,643,000**	**$260,000**	**$275,000**	**$2,183,000**
	Grand Totals		....	....	....	**$9,302,699**	....	....	....	**$9,988,492**

The above statement does not contain grants paid to various educational organizations, nor the following payments made to the University of Toronto—Capital Grant of $65,638 each year, and payment for training of High School Assistants ($246,000 in each of these years).

THE PUBLIC AND SEPARATE SCHOOLS

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Brant												
City of Brantford...	3,644	611	4,253	3,401	584	3,985	10.7	10.1	10.6	94.4	94.7	94.5
Large Surburban....	317	......	317	292	......	292	16.3	.....	16.3	91.5	.....	91.5
Towns and Villages..	473	51	524	435	48	483	9.7	9.3	9.7	94.8	95.1	94.8
Rural..............	1,904	......	1,904	1,673	......	1,673	19.1	.....	19.1	89.9	.....	89.9
Totals...........	6,338	662	7,000	5,801	632	6,433	13.4	10.0	13.1	93.0	94.8	93.1
Bruce												
Towns and Villages..	2,021	375	2,396	1,890	353	2,243	12.1	8.3	11.4	93.7	95.7	94.0
Rural..............	2,929	475	3,404	2,523	434	2,957	19.6	14.9	18.9	89.4	90.8	89.6
Totals...........	4,950	850	5,800	4,413	787	5,200	16.5	12.0	15.8	91.2	93.2	91.4
Carleton												
City of Ottawa......	9,138	10,645	19,783	8,170	10,169	18,339	14.3	11.2	12.6	92.5	94.6	93.7
Large Suburban.....	1,019	......	1,019	964	......	964	13.4	.....	13.4	93.2	.....	93.2
Towns and Villages..	491	1,206	1,697	446	1,177	1,623	17.1	8.0	10.6	91.1	95.9	94.5
Rural..............	3,108	1,032	4,140	2,684	971	3,655	18.9	16.5	18.2	89.0	91.7	90.2
Totals...........	13,756	12,883	26,639	12,264	12,317	24,581	15.3	11.3	13.4	91.9	94.5	93.2
Dufferin												
Towns and Villages..	546	......	546	503	......	503	15.7	.....	15.7	91.8	.....	91.8
Rural..............	1,352	......	1,352	1,144	.....	1,144	21.1	.....	21.1	88.4	.....	88.4
Totals...........	1,898	......	1,898	1,647	......	1,647	18.4	.....	18.4	89.2	.....	89.2
Dundas												
Towns and Villages..	593	31	624	560	29	589	12.0	10.3	11.9	93.8	94.5	93.9
Rural..............	1,480	11	1,491	1,313	12	1,325	17.9	13.4	17.9	90.5	93.5	90.6
Totals...........	2,073	42	2,115	1,873	41	1,914	15.0	11.5	16.1	91.5	94.2	91.6
Durham												
Towns and Villages..	1,368	......	1,368	1,266	......	1,266	14.5	.....	14.5	92.5	.....	92.5
Rural..............	1,964	......	1,964	1,700	......	1,700	20.1	.....	20.1	89.3	.....	89.3
Totals...........	3,332	......	3,332	2,966	......	2,966	17.8	.....	17.8	90.7	.....	90.7
Elgin												
City of St. Thomas..	1,707	233	1,940	1,605	221	1,826	13.3	15.3	13.5	92.5	92.2	92.4
Towns and Villages..	1,022	......	1,022	927	......	927	15.3	.....	15.3	92.0	.....	92.0
Rural..............	2,762	......	2,762	2,462	......	2,462	18.8	.....	18.8	90.2	.....	90.2
Totals...........	5,491	233	5,724	4,994	221	5,215	16.3	15.3	16.2	91.5	92.2	91.6
Essex												
City of Windsor.....	10,202	6,394	16,596	9,255	5,991	15,246	11.3	12.0	11.6	94.0	93.7	94.0
Large Suburban.....	1,000	......	1,000	960	......	960	11.0	.....	11.0	94.4	.....	94.4
Towns and Villages..	2,445	1,955	4,400	2,278	1,849	4,127	13.3	12.3	12.8	93.1	93.6	93.3
Rural..............	4,215	1,606	5,821	3,885	1,466	5,351	19.6	16.3	19.0	89.7	91.4	90.2
Totals...........	17,862	9,955	27,817	16,378	9,306	25,684	13.5	19.1	13.2	92.9	93.3	93.0
Frontenac												
City of Kingston....	3,026	952	3,978	2,519	864	3,383	14.8	15.5	15.3	91.5	91.3	91.5
Towns and Villages..	113	56	169	104	57	161	18.6	4.8	12.5	91.5	97.5	93.6
Rural..............	2,948	151	3,099	2,468	127	2,595	28.3	27.7	28.3	85.1	85.2	85.1
Totals...........	6,087	1,159	7,246	5,091	1,048	6,139	21.4	19.0	18.4	88.3	90.8	88.7
Glengarry												
Towns and Villages..	226	576	802	203	545	748	20.9	14.8	16.3	89.3	92.4	91.6
Rural..............	1,515	629	2,144	1,342	576	1,918	22.4	17.4	20.9	88.3	91.0	89.1
Totals...........	1,741	1,205	2,946	1,545	1,121	2,666	22.1	16.1	19.6	88.5	91.7	89.8
Grenville												
Towns and Villages..	875	115	990	797	108	905	14.0	13.9	14.0	92.7	92.8	92.7
Rural..............	1,103	......	1,103	941	......	941	23.6	.....	23.6	87.5	.....	87.5
Totals...........	1,978	115	2,093	1,738	108	1,846	19.4	13.9	19.1	89.8	92.8	90.0
Grey												
City of Owen Sound.	1,999	141	2,140	1,821	128	1,949	16.3	18.9	16.5	91.5	90.1	91.4
Towns and Villages..	1,612	93	1,705	1,521	82	1,603	12.3	6.3	12.0	93.7	96.4	93.8
Rural..............	4,191	97	4,288	3,616	82	3,698	18.9	21.1	19.0	89.8	88.3	89.8
Totals...........	7.802	331	8,133	6,958	292	7,250	16.9	16.0	16.8	91.1	91.3	16.8

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Haldimand												
Towns and Villages..	1,144	......	1,144	1,074	......	1,074	11.2	.....	11.2	94.2	.....	94.2
Rural..............	1,744	......	1,744	1,514	......	1,514	13.2	.....	13.2	92.0	.....	92.0
Totals...........	2,888	......	2,888	2,588	......	2,588	12.4	.....	12.4	93.0	.....	93.0
Haliburton												
Rural..............	1,185	......	1,185	974	......	974	29.7	.....	29.7	83.6	.....	83.6
Halton												
Towns and Villages..	2,018	35	2,053	1,844	31	1,875	14.5	10.7	14.4	92.4	94.2	92.4
Rural..............	1,620	......	1,620	1,403	......	1,403	19.8	.....	19.8	89.4	.....	89.4
Totals...........	3,638	35	3,673	3,247	31	3,278	16.9	10.7	16.8	91.1	94.2	91.1
Hastings												
City of Belleville....	1,617	464	2,081	1,466	418	1,884	17.8	19.6	18.2	90.8	89.8	90.6
Towns and Villages..	2,328	388	2,716	2,183	361	2,544	13.8	12.4	14.5	93.0	93.5	93.3
Rural..............	4,170	157	4,327	3,607	147	3,754	22.0	16.6	20.9	88.8	90.8	88.9
Totals...........	8,115	1,009	9,124	7,256	926	8,182	18.6	16.6	18.4	90.3	91.3	90.4
Huron												
Towns and Villages..	1,573	102	1,675	1,465	90	1,555	12.6	13.7	12.9	93.4	90.9	93.3
Rural..............	3,636	220	3,856	3,250	199	3,449	18.7	17.1	18.6	90.2	91.0	90.2
Totals...........	5,209	322	5,531	4,715	289	5,004	16.9	17.0	16.9	91.2	91.0	91.1
Kent												
City of Chatham....	1,844	577	2,421	1,744	535	2,279	11.2	13.3	11.7	94.2	93.0	93.9
Towns and Villages..	1,880	726	2,606	1,487	649	2,136	15.0	18.0	15.6	92.3	90.5	15.6
Rural..............	4,227	378	4,605	3,723	351	4,074	20.2	22.0	20.3	89.4	88.9	89.4
Totals...........	7,951	1,681	9,632	6,954	1,535	8,489	16.8	17.3	16.9	91.3	91.0	91.2
Lambton												
City of Sarnia......	2,243	493	2,736	2,070	470	2,540	11.1	10.7	11.0	94.1	94.4	94.2
Towns and Villages..	1,231	......	1,231	1,174	......	1,174	12.2	.....	12.2	93.8	....	93.8
Rural..............	3,510	41	3,551	3,181	35	3,216	18.9	18.6	18.8	90.3	88.8	90.3
Totals...........	6,984	534	7,518	6,425	505	6,930	15.2	11.5	15.8	92.1	94.0	92.2
Lanark												
Towns and Villages..	2,196	444	2,640	2,031	428	2,459	12.1	11.7	12.0	93.7	93.9	93.8
Rural..............	1,808	41	1,849	1,594	36	1,630	20.9	16.9	20.8	89.1	91.0	89.1
Totals...........	4,004	485	4,489	3,625	464	4,089	16.0	12.2	15.6	91.6	93.7	91.8
Lennox and Addington												
Towns and Villages..	572	......	572	495	......	495	20.6	.....	20.6	89.1	.....	89.1
Rural..............	1,984	41	2,025	1,714	39	1,753	24.2	15.0	24.0	87.3	92.4	87.4
Totals...........	2,556	41	2,597	2,209	39	2,248	23.3	15.0	23.2	87.7	92.4	87.8
Leeds												
Towns and Villages..	1,822	445	2,267	1,712	424	2,136	12.5	11.1	12.2	93.6	94.2	93.7
Rural..............	2,433	15	2,448	2,098	12	2,110	16.7	28.7	16.8	91.6	84.4	91.6
Totals...........	4,255	460	4,715	3,810	436	4,246	14.9	11.7	14.6	92.4	93.9	92.6
Lincoln												
City of St. Catharines............	3,381	761	4,142	3,007	702	3,709	10.7	10.9	10.8	94.0	94.1	94.0
Large Suburban.....	293	......	293	257	......	257	14.5	.....	14.5	92.1	.....	92.1
Towns and Villages..	1,363	104	1,467	1,220	99	1,319	14.7	11.5	14.5	92.2	94.1	92.3
Rural..............	3,102	......	3,102	2,703	......	2,703	18.4	.....	18.4	90.3	.....	90.3
Totals...........	8,139	865	9,004	7,187	801	7,988	14.3	11.0	14.0	92.3	94.1	92.5
Middlesex												
City of London.....	8,454	1,473	9,927	7,731	1,390	9,121	11.7	13.3	12.2	93.7	93.5	93.6
Towns and Villages..	915	16	931	834	10	844	13.7	9.2	13.7	92.7	92.7	92.7
Rural..............	4.508	51	4,559	4,110	42	4,152	17.2	28.4	17.4	91.1	84.6	91.1
Totals...........	13,877	1,540	15,417	12,675	1,442	14,117	13.8	13.8	13.8	92.8	92.8	92.8
Norfolk												
Towns and Villages..	1,712	240	1,952	1,530	215	1,745	14.9	14.1	14.8	92.0	88.4	91.6
Rural..............	3,352	120	3,472	2,792	113	2,905	24.3	12.2	23.9	86.8	93.6	87.1
Totals...........	5,064	360	5,424	4,322	328	4,650	21.2	13.5	20.6	88.6	90.1	88.7

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Northumberland												
Towns and Villages..	1,527	260	1,787	1,377	242	1,619	18.3	13.0	17.5	90.5	93.1	90.8
Rural.............	2,270	57	2,327	1,946	50	1,996	22.8	21.7	22.8	87.8	88.6	87.8
Totals..........	3,797	317	4,114	3,323	292	3,615	21.0	14.6	20.5	88.9	92.3	89.2
Ontario												
City of Oshawa.....	3,336	572	3,908	3,135	528	3,663	12.2	27.6	12.4	93.7	85.4	93.6
Large Suburban.....	406	......	406	385	......	385	13.1	.....	13.1	93.3	.....	93.3
Towns and Villages..	1,117	46	1,163	1,020	45	1,065	10.5	11.6	10.6	92.1	94.1	92.2
Rural.............	3,424	50	3,474	2,875	47	2,922	19.7	17.3	19.6	89.2	91.2	89.3
Totals..........	8,283	668	8,951	7,415	620	8,035	15.1	13.9	15.0	91.7	92.8	91.7
Oxford												
City of Woodstock...	1,480	148	1,628	1,340	130	1,470	14.7	13.9	14.8	92.6	92.3	92.5
Towns and Villages..	1,676	158	1,834	1,519	141	1,660	13.9	11.4	13.7	92.7	93.7	92.8
Rural.............	3,481	......	3,481	3,039	......	3,039	15.6	.....	15.6	91.6	.....	91.6
Totals..........	6,637	306	6,943	5,898	271	6,169	15.0	12.7	14.9	92.0	93.0	92.0
Peel												
Large Suburban.....	504	......	504	459	......	459	16.6	.....	16.6	91.4	.....	91.4
Towns and Villages..	1,254	......	1,254	1,127	......	1,127	16.6	.....	16.6	91.3	.....	91.3
Rural.............	2,441	10	2,451	2,121	8	2,129	19.5	11.0	19.5	89.6	93.4	89.6
Totals..........	4,199	10	4,209	3,707	8	3,715	18.3	11.0	18.3	90.3	93.4	90.3
Perth												
City of Stratford....	1,914	304	2,218	1,698	285	1,983	13.2	11.5	13.1	92.9	93.1	93.0
Towns and Villages..	1,022	37	1,059	958	36	994	12.8	10.4	12.7	93.4	94.5	93.4
Rural.............	2,854	230	3,084	2,444	208	2,652	17.6	17.6	17.6	90.4	89.4	90.3
Totals..........	5,790	571	6,361	5,100	529	5,629	15.4	15.0	15.3	91.7	92.1	91.7
Peterborough												
City of Peterborough	2,733	989	3,722	2,468	895	3,363	17.2	14.6	16.5	91.0	92.2	91.3
Large Suburban.....	450	......	450	395	......	395	21.3	.....	21.3	88.9	.....	88.9
Towns and Villages..	549	......	549	498	......	498	15.7	.....	15.7	91.8	.....	91.8
Rural.............	2,046	109	2,155	1,755	94	1,849	23.0	17.2	22.7	87.8	90.6	87.9
Totals..........	5,778	1,098	6,876	5,116	989	6,105	19.4	14.9	18.7	89.8	92.0	90.1
Prescott												
Towns and Villages..	331	1,413	1,744	301	1,310	1,611	14.9	11.2	11.9	92.2	94.0	93.7
Rural.............	951	1,972	2,923	794	1,792	2,586	19.6	14.4	16.1	89.0	92.4	91.3
Totals..........	1,282	3,385	4,667	1,095	3,102	4,197	18.4	13.1	14.6	89.9	93.1	92.2
Prince Edward												
Towns and Villages..	822	44	866	681	37	718	20.1	17.9	19.3	89.3	89.8	89.4
Rural.............	1,435	......	1,435	1,173	......	1,173	27.5	.....	27.5	85.2	.....	85.2
Totals..........	2,257	44	2,301	1,854	37	1,891	24.8	17.9	24.7	86.5	89.8	86.5
Renfrew												
Towns and Villages..	2,108	2,019	4,127	1,935	1,918	3,853	15.0	12.6	13.8	92.1	93.4	92.7
Rural.............	3,846	633	4,479	3,263	565	3,828	24.7	18.4	23.9	85.9	90.2	86.5
Totals..........	5,954	2,652	8,606	5,198	2,483	7,681	21.3	14.0	19.0	88.1	92.6	89.5
Russell												
Towns and Villages..	18	626	644	16	610	626	21.0	11.6	11.9	89.2	94.1	94.0
Rural.............	540	2,016	2,556	463	1,903	2,366	19.3	12.3	13.8	88.2	93.3	92.6
Totals..........	558	2,642	3,200	479	2,513	2,992	19.3	12.1	13.4	89.6	93.5	92.8
Simcoe												
Towns and Villages..	5,833	869	6,702	5,049	808	5,857	15.3	13.1	15.0	74.7	93.1	77.1
Rural.............	4,845	265	5,110	4,170	251	4,421	25.3	14.0	24.7	86.7	92.8	87.0
Totals..........	10,678	1,134	11,812	9,219	1,059	10,278	19.9	13.3	19.2	80.1	93.1	81.4
Stormont												
Towns and Villages..	991	2,253	3,244	937	2,123	3,060	14.1	12.1	12.2	93.2	93.7	93.7
Rural.............	2,142	1,208	3,350	1,748	1,150	2,898	19.9	11.3	15.6	89.6	94.1	90.3
Totals..........	3,133	3,461	6,594	2,685	3,273	5,958	16.3	11.8	13.9	89.8	93.8	92.1

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Victoria												
Towns and Villages..	1,344	182	1,526	1,228	169	1,397	14.5	14.6	14.5	92.4	92.3	92.4
Rural..............	1,733	63	1,796	1,496	55	1,551	23.1	15.7	22.8	90.9	91.5	91.0
Totals...........	3,077	245	3,322	2,724	224	2,948	19.4	15.0	19.0	91.6	92.1	91.6
Waterloo												
City of Galt........	1,687	279	1,966	1,520	263	1,783	9.2	11.0	9.3	95.0	94.6	95.0
City of Kitchener...	3,716	1,704	5,420	3,390	1,645	5,035	10.0	7.2	9.1	94.7	96.3	95.2
Towns and Villages..	2,673	689	3,362	2,405	655	3,060	8.4	7.9	8.3	95.4	95.8	95.5
Rural..............	3,158	379	3,537	2,857	346	3,203	14.6	11.8	14.3	92.3	93.6	92.4
Totals...........	11,234	3,051	14,285	10.172	2,909	13,081	10.7	8.3	10.2	94.2	95.6	94.5
Welland												
City of Welland.....	1,762	......	1,762	1,602	......	1,602	12.3	.....	12.3	93.5	.....	93.5
City of Niagara Falls.............	2,123	495	2,618	2,006	470	2.476	10.6	10.9	10.7	94.5	94.3	94.4
Large Suburban.....	2,243	......	2,243	2,071	......	2,071	14.2	.....	14.2	92.6	.....	92.6
Towns and Villages..	3,573	260	3,833	3,337	244	3,581	13.9	12.9	13.9	92.8	93.3	92.9
Rural..............	3,058	......	3,058	2,798	......	2,798	22.4	.....	22.4	88.3	.....	88.3
Totals...........	12,759	755	13,514	11,814	714	12,528	15.2	11.6	15.0	92.1	94.0	92.2
Wellington												
City of Guelph......	2,399	864	3,263	2,088	807	2,895	20.3	9.2	17.3	89.3	95.1	90.8
Towns and Villages..	1,404	181	1.585	1,298	167	1.465	10.6	13.3	10.9	94.4	93.0	94.2
Rural..............	3,041	100	3,141	2,682	88	2,770	19.6	20.1	19.6	89.7	89.4	89.7
Totals...........	6,844	1,145	7,989	6,068	1,062	7,130	18.0	10.8	17.0	90.5	94.2	91.0
Wentworth												
City of Hamilton....	18,334	4,250	22,584	16,094	3,961	20,055	13.8	10.9	13.2	92.5	94.2	92.8
Large Suburban.....	714	......	714	611	......	611	21.4	.....	21.4	88.6	.....	88.6
Towns and Villages..	1,088	114	1,202	980	107	1,087	14.0	6.0	13.2	92.6	96.7	93.0
Rural..............	3,406	117	3,523	2,951	111	3,062	19.9	11.9	19.7	89.4	93.8	89.5
Totals...........	23,542	4,481	28,023	20,636	4,179	24,815	14.9	10.8	14.2	91.9	94.3	92.3
York												
City of Toronto.....	73,134	11,171	84,305	66,214	10,114	76,328	15.6	15.9	15.7	91.8	91.6	91.7
Large Suburban.....	22,845	......	22,845	21,103	......	21,103	13.7	.....	13.7	92.9	.....	92.9
Towns and Villages..	8,700	524	9,224	7,905	470	8,375	13.5	15.4	13.6	92.9	91.8	92.8
Rural..............	5,774	1,996	7,770	4,954	1,906	6,860	19.8	14.7	18.5	89.5	92.3	90.2
Totals...........	110,453	13,691	124,144	100,176	12,490	112,666	15.3	15.7	15.3	92.0	91.7	92.0
DISTRICTS												
Algoma												
City of Sault Ste. Marie............	3,182	1,206	4,388	2,902	1,085	3,987	15.7	14.1	15.3	91.9	92.3	92.0
Towns and Villages..	549	409	958	506	380	886	17.9	14.8	16.6	90.9	92.3	91.5
Rural..............	2,823	69	2,892	2,489	63	2,552	26.0	23.0	26.0	86.4	88.2	86.4
Totals...........	6,554	1,684	8,238	5,897	1,528	7,425	20.3	14.6	19.2	89.4	92.2	90.0
Cochrane												
Large Suburban.....	1,308	......	1,308	1,255	......	1,255	7.9	.....	7.9	95.9	.....	95.9
Towns and Villages..	3,523	4,217	7,740	3,326	3,973	7,299	12.0	11.8	11.9	93.8	93.8	93.8
Rural..............	2,067	2,789	4,859	1,769	2,493	4,262	23.0	20.7	21.7	87.4	89.2	88.4
Totals...........	6,898	7,006	13,904	6,350	6,466	12,816	14.5	15.3	14.9	92.4	92.0	92.2
Kenora												
Towns and Villages..	1,509	410	1,919	1,383	358	1,741	15.9	13.6	15.4	91.8	92.5	92.0
Rural..............	1,003	35	1,038	838	29	867	22.6	23.0	22.7	87.7	87.3	87.3
Totals...........	2,512	445	2,957	2,221	387	2,608	18.6	14.3	18.0	90.2	92.1	90.4
Manitoulin												
Towns and Villages..	253	39	292	220	33	253	19.4	18.6	19.3	89.7	89.8	89.7
Rural..............	1,055	112	1,167	859	101	960	25.1	15.9	24.2	86.6	91.5	87.0
Totals...........	1,308	151	1,459	1,079	134	1,213	24.0	16.6	23.2	87.2	91.1	87.6

TABLE I—ENROLMENT AND ATTENDANCE, 1941-42

DISTRICTS	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Muskoka												
Towns and Villages..	1,305	.....	1,305	1,200	......	1,200	17.6	.....	17.6	91.0	.....	91.0
Rural..............	1,643	90	1,733	1,392	78	1,470	27.1	29.5	27.2	85.8	84.8	85.7
Totals...........	2,948	90	3,038	2,592	78	2,670	22.9	29.5	23.1	88.1	84.8	88.0
Nipissing												
City of North Bay...	1,319	1,444	2,763	1,243	1,355	2,598	12.0	10 3	11.1	93.7	94.0	93.8
Towns and Villages..	249	1,711	1,960	229	1,534	1,763	15.1	15.1	15.1	92.2	92.4	92.3
Rural..............	1,902	1,534	3,436	1,572	1,391	2,963	19.4	17.0	18.3	89.2	91.1	90.1
Totals...........	3,470	4,689	8,159	3,044	4,280	7,324	16.3	14.3	15.1	91.2	92.6	92.0
Parry Sound												
Large Suburban.....	191	......	191	173	......	173	18.7	.....	18.7	90.3	.....	90.3
Towns and Villages..	1,656	25	1,681	1,462	24	1,486	17.6	14.0	17.6	90.6	92.8	90.7
Rural..............	2,701	26	2,727	2,242	21	2,263	26.1	37.0	26.1	86.0	80.3	86.0
Totals...........	4,548	51	4,599	3,877	45	3,922	22.7	25.7	22.7	87.9	86.5	87.9
Patricia												
Rural..............	262	......	262	254	......	254	15.9	.....	15.9	92.2	.....	92.2
Rainy River												
Towns and Villages..	965	363	1,328	880	312	1,192	13.3	15.8	14.0	93.0	93.0	93.0
Rural..............	1,629	74	1,703	1,341	64	1,405	26.5	23.9	26.9	85.2	87.9	85.4
Totals...........	2,594	437	3,031	2,221	376	2,597	21.9	17.1	21.2	88.2	90.7	88.5
Sudbury												
City of Sudbury.....	2,045	2,816	4,861	1,947	2,625	4,572	13.5	10.8	11.9	93.2	94.3	93.8
Large Suburban.....	837	......	837	767	......	767	10.5	.....	10.5	94.4	.....	94.4
Towns and Villages..	1,267	692	1,959	1,180	651	1,831	12.1	11.6	12.0	93.7	93.9	93.8
Rural..............	3,093	2,728	5,821	2,637	2,334	4,971	23.1	18.6	21.0	86.0	89.4	87.6
Totals...........	7,242	6,236	13,478	6,531	5,610	12,141	17.0	14.3	15.7	90.4	92.2	91.2
Thunder Bay												
City of Port Arthur..	2,670	679	3,349	2,491	629	3,120	11.9	13.9	12.3	93.8	92.7	93.6
City of Fort William.	3,097	1,127	4,224	2,792	1,035	3,827	14.6	12.2	14.0	92.3	93.5	92.6
Large Suburban.....	187	......	187	174	......	174	13.6	.....	13.6	92.9	.....	92.9
Towns and Villages..	284	58	342	262	68	330	10.4	15.1	11.3	94.4	93.7	94.3
Rural..............	3,008	54	3,062	2,572	50	2,622	23.4	16.9	23.2	87.5	91.3	87.6
Totals...........	9,246	1,918	11,164	8,291	1,782	10,073	16.6	13.0	15.9	91.3	93.2	91.6
Timiskaming												
Large Suburban.....	2,331	......	2,331	1,750	......	1,750	9.4	.....	9.4	95.4	.....	95.4
Towns and Villages..	1,577	567	2,144	1,450	546	1,996	14.0	13.7	13.9	92.7	93.0	92.8
Rural..............	1,666	1,561	3,227	1,381	1,542	2,923	24.0	12.1	18.2	83.7	93.9	88.9
Totals...........	5,574	2,128	7,702	4,581	2,088	6,669	15.0	12.5	14.4	91.4	93.7	92.0
SUMMARY—												
Cities..............	172,186	50,792	222,978	155,719	47,299	203,018	14.2	12.6	13.8	92.5	93.5	92.7
Large Suburban.....	34,645	......	34,645	31,616	......	31,616	13.4	.....	13.4	93.1	.....	93.1
Towns and Villages..	79,305	25,124	104,429	72,648	23,516	96,164	11.3	7.2	10.3	94.3	96.1	94.7
Rural..............	140,047	23,342	163,389	124,533	21,382	145,915	21.1	16.4	20.4	88.8	91.4	89.1
Grand Totals.........	426,183	99,258	525,441	384,516	92,197	476,713	15.9	12.1	15.1	91.7	93.8	92.1
Increases for the year..	....	......	....	....	......	....	.....	1.8	.....	.7	1.1	.8
Decreases for the year..	7,414	1,059	8,473	1,202	711	1,913	1.1	.....	1.3	.....	.....	.....

TABLE 2—DISTRIBUTION OF FULL-TIME TEACHERS BY CERTIFICATES, 1942-43

(As reported in "Schools and Teachers")

(A) Rural

Rural Schools	TEACHERS						CERTIFICATES																			University Graduates		Music Teachers †
	Public			Separate			GENERAL						SPECIAL*															
							First Class		Second Class		Lower than Second Class		Kindergarten			Manual Training		Home Economics		Auxiliary Class		Art		Physical Training				
													Director	Assistant and Primary														
	T.	M.	F.	T.	M.	F.	P.	S.	P.	S.	P.	S.	P.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	
In Counties																												
Brant	80	8	72	...	...	...	47	...	33	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5
Bruce	161	14	147	16	...	16	102	7	53	7	6	2	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	11
Carleton	159	20	139	52	2	50	118	22	39	27	2	3	...	...	...	...	...	...	...	...	...	...	...	...	...	4	1	9
Dufferin	82	6	76	...	...	...	47	...	30	...	5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2
Dundas	75	18	57	1	...	1	43	...	30	1	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2
Durham	101	12	89	...	...	...	74	...	25	...	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4
Elgin	122	12	110	...	...	...	90	...	29	...	3	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	12
Essex	159	10	149	54	3	51	97	22	61	30	...	2	...	1	...	...	...	...	...	...	...	...	...	...	...	1	1	9
Frontenac	135	11	124	10	1	9	54	6	64	4	17	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	9
Glengarry	72	5	67	25	2	23	40	10	31	13	1	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2	5
Grenville	65	5	60	1	...	1	35	...	27	1	3	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3
Grey	212	24	188	8	2	6	133	7	75	1	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	15
Haldimand	80	4	76	...	...	...	58	...	22	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6
Haliburton	52	9	43	...	...	...	19	...	28	...	4	...	...	1	...	...	...	...	...	...	...	...	...	...	...	1	...	1
Halton	70	5	65	...	...	...	51	...	17	...	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6
Hastings	195	24	171	8	2	6	106	7	67	1	22	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	9
Huron	186	31	155	10	...	10	137	8	47	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2	...	13
Kent	152	12	140	14	1	13	113	8	39	5	...	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8
Lambton	178	22	156	2	...	2	106	1	71	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	11
Lanark	113	4	109	3	...	3	52	1	50	2	11	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5
Leeds	137	8	129	1	...	1	73	1	61	...	3	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4
Lennox and Addington	105	10	95	1	...	1	63	1	36	...	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7
Lincoln	106	17	89	...	...	...	77	...	27	...	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3	...	9
Middlesex	210	24	186	4	1	3	151	1	57	1	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	15
Norfolk	109	17	92	4	...	4	60	4	47	...	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	5
Northumberland	113	8	105	4	...	4	71	4	38	...	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	9
Ontario	149	20	129	2	...	2	112	1	36	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	9
Oxford	129	19	110	...	...	...	101	...	28	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10
Peel	114	17	97	1	...	1	88	...	26	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4	...	7
Perth	115	8	107	13	...	13	91	7	22	6	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	13
Peterborough	104	19	85	5	...	5	74	3	21	2	9	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2	...	9
Prescott	46	2	44	84	5	79	18	12	25	67	3	5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	......

TABLE 2—DISTRIBUTION OF FULL-TIME TEACHERS BY CERTIFICATES, 1942-43

(As reported in "Schools and Teachers")

(A) Rural (Continued)

Rural Schools	TEACHERS						CERTIFICATES																		University Graduates		Music Teachers †
							GENERAL						SPECIAL*														
	Public			Separate			First Class		Second Class		Lower than Second Class		Kindergarten			Manual Training		Home Economics		Auxiliary Class		Art		Physical Training			
													Director	Assistant and Primary													
	T.	M.	F.	T.	M.	F.	P.	S.	P.	S.	P.	S.	P.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	
Prince Edward	70	6	64				35		34		1																	4
Renfrew	171	17	154	29	2	27	69	17	69	11	33	1															1	3
Russell	29	6	23	77	8	69	13	12	14	60	2	5															2	1
Simcoe	235	26	209	9		9	137	1	88	8	10															1		16
Stormont	89	9	80	37	1	36	57	10	29	26	3	1																4
Victoria	106	12	94	3	1	2	65	2	37	1	4																	3
Waterloo	110	22	88	14		14	81	6	25	8	4																	10
Welland	165	29	136				115		42		5			1		1		1								2		7
Wellington	153	20	133	7		7	100	5	48	2	5																1	12
Wentworth	127	25	102	5		5	89	5	37		1															6	2	13
York	844	188	656	55	1	54	578	29	190	26	1		3	37		9		12		12						14	4	25
Totals	5,985	785	5,200	559	32	527	3,840	220	1,875	315	190	24	3	40		10		13		12						45	16	340
In Districts																												
Algoma	102	17	85	4		4	42	1	40	2	20	1														2	2	8
Cochrane	126	24	102	98	24	74	71	15	44	36	11	47														3		2
Kenora	40	4	36	1		1	22		5		13	1														1		5
Manitoulin	44	9	35	3		3	9	2	32	1	3																	4
Muskoka	91	11	80	2	1	1	48	1	28	1	15																	3
Nipissing	74	10	64	54	5	49	36	13	23	26	15	15															1	4
Parry Sound	133	25	108	1	1		71	1	41		21															1		2
Patricia	11	4	7				10		1																	1		
Rainy River	72	15	57	4	2	2	37		24	3	10	1		1														2
Sudbury	151	28	123	93	11	82	63	21	60	52	28	20														1	1	7
Thunder Bay	124	15	109	3		3	73	1	25	1	26	1														2		1
Timiskaming	140	25	115	54	5	49	82	24	36	25	17	5				1		1		3							1	4
Totals	1,108	187	921	317	49	268	564	79	359	147	179	91		1		1		1		3						11	5	42
Totals, Rural	7,093	972	6,121	876	81	795	4,404	299	2,234	462	369	115	3	41		11		14		15						56	21	382

TABLE 2—DISTRIBUTION OF FULL-TIME TEACHERS BY CERTIFICATES, 1942-43

(As reported in "Schools and Teachers")

(B) Urban

Urban Schools	TEACHERS						CERTIFICATES																						
							GENERAL						SPECIAL*													University Graduates		Music Teachers †	
	Public			Separate			First Class		Second Class		Lower than Second Class		Kindergarten			Manual Training		Home Economics		Auxiliary Class		Art		Physical Training					
													Director	Assistant and Primary															
	T.	M.	F.	T.	M.	F.	P.	S.	P.	S.	P.	S.	P.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.
CITIES *In Counties*																													
Belleville	47	10	37	13	1	12	42	7	3	4	....	....	....	1	...	...	...	...	1	....	...	...	...	...	...	....	...	1	1
Brantford	104	14	90	19	....	19	51	7	37	7	....	3	....	8	...	1	1	1	1	5	...	...	...	...	...	6	...	1	...
Chatham	59	6	53	14	....	14	30	6	19	7	....	....	....	6	1	1	...	1	...	1	...	...	...	...	...	3	...	1	...
Galt	48	11	37	7	....	7	18	5	23	2	....	....	....	5	...	...	...	...	...	1	...	...	...	...	...	2	1	1	...
Guelph	63	11	52	21	....	21	42	10	9	11	....	....	....	5	...	2	...	1	...	3	...	...	...	...	...	....	...	1	...
Hamilton	527	70	457	134	12	122	343	80	106	39	....	3	28	12	...	7	2	7	4	18	4	...	...	3	1	64	14	3	...
Kingston	79	13	66	25	....	25	43	14	22	9	1	....	....	7	...	1	...	1	1	3	1	...	...	...	...	8	1	1	...
Kitchener	114	21	93	57	10	47	60	30	29	16	....	6	....	12	...	3	1	3	...	3	1	1	1	1	...	8	10	2	2
London	233	55	178	51	5	46	147	37	40	8	....	2	....	16	...	6	1	6	1	15	1	...	...	1	...	31	...	2	1
Niagara Falls	65	11	54	12	1	11	34	6	23	6	....	....	....	....	...	1	...	1	...	4	...	...	...	1	...	....	...	1	...
Oshawa	90	14	76	14	....	14	41	8	37	6	....	....	....	5	...	2	...	2	...	2	...	...	...	...	...	11	...	1	...
Ottawa	287	77	210	344	79	265	175	186	47	139	2	10	13	7	...	11	2	9	6	20	...	1	...	...	...	82	26	2	1
Owen Sound	57	9	48	4	....	4	28	1	20	2	....	1	3	2	...	1	...	1	...	1	...	...	...	...	...	3	...	1	...
Peterborough	79	18	61	34	....	34	44	19	24	13	....	2	....	6	...	1	...	1	...	2	...	...	...	...	...	7	...	1	...
St. Catharines	93	17	76	22	4	18	47	9	33	11	....	1	5	2	...	1	...	1	...	4	...	...	...	...	...	5	2	....	1
St. Thomas	52	13	39	7	....	7	36	6	13	1	....	....	....	1	...	...	...	...	...	2	...	...	...	...	...	2	...	....	...
Sarnia	61	14	47	15	....	15	41	7	10	7	....	1	1	1	...	2	...	2	...	3	...	...	...	...	...	6	1	1	...
Stratford	57	13	44	11	....	11	32	7	19	4	....	....	1	2	...	1	...	1	...	....	...	...	...	...	...	....	...	1	...
Toronto	1,810	436	1,374	300	33	267	1,008	124	498	167	....	4	75	53	...	47	...	45	...	77	15	...	...	2	...	285	7	5	...
Welland	55	10	45	....	....	....	39	....	10	....	....	....	1	3	...	...	...	...	...	....	...	...	...	1	...	1	...	1	...
Windsor	285	56	229	184	19	165	152	96	92	75	....	9	1	21	...	4	1	5	1	9	2	...	...	...	...	38	9	1	...
Woodstock	43	10	33	4	....	4	25	....	6	2	....	....	....	7	...	1	...	1	...	2	...	...	...	...	...	1	...	1	...
Totals	4,308	909	3,399	1,292	164	1,128	2,478	665	1,120	536	3	42	128	182	1	93	8	89	15	175	24	2	1	9	1	563	71	29	6

TABLE 2—DISTRIBUTION OF FULL-TIME TEACHERS BY CERTIFICATES, 1942-43

(As reported in "Schools and Teachers")

(B) Urban (Continued)

Urban Schools	TEACHERS						CERTIFICATES																					Uni-versity Graduates		Music Teachers †	
							GENERAL						SPECIAL*																		
	Public			Separate			First Class		Second Class		Lower than Second Class		Kindergarten Director	Kindergarten Assistant and Primary		Manual Training		Home Economics		Auxiliary Class		Art		Physical Training							
	T.	M.	F.	T.	M.	F.	P.	S.	P.	S.	P.	S.	P.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.	P.	S.			P.	S.	P.	S.
In Districts																															
Fort William	94	21	73	27	....	27	61	20	20	7	....	....	.....	8	...	...	...	...	...	4	...	...	...	...	...			7	...	1	...
North Bay	44	10	34	36	....	36	33	22	2	14	....	....	1	....	...	1	...	1	...	4	...	1	...	...	...			4	...	1	...
Port Arthur	75	14	61	18	....	18	63	10	6	6	....	2	.....	1	...	...	...	...	...	2	...	1	...	...	...			8	...	2	...
Sault Ste. Marie	82	15	67	33	....	33	50	15	22	17	....	1	.....	9	...	...	...	...	...	....	...	...	...	...	...			1	...	1	...
Sudbury	59	5	54	81	7	74	48	38	11	41	....	2	.....	....	...	...	...	...	...	....	...	...	...	...	...			3	4	....	...
Totals	354	65	289	195	7	188	255	105	61	85	....	5	1	18	...	1	...	1	...	10	...	2	...	...	...			23	4	5	..
Totals—Cities	4,662	974	3,688	1,487	171	1,316	2,733	770	1,181	621	3	47	129	200	1	94	8	90	15	185	24	4	1	9	1			586	75	34	6
Towns	1,677	311	1,366	704	49	655	988	318	590	350	16	34	4	52	...	5	...	6	1	4	...	1	...	...	...			33	13	11	1
Villages	635	162	473	63	1	62	412	30	203	28	4	5	.....	14	...	1	...	1	...	....	...	...	...	...	...			17	3	....	...
Totals—Urban	6,974	1,447	5,527	2,254	221	2,033	4,133	1,118	1,974	999	23	86	133	266	1	100	8	97	16	189	24	5	1	9	1			636	91	45	7
Rural	7,093	972	6,121	876	81	795	4,404	299	2,234	462	369	115	3	41	...	11	...	14	...	15	...	...	...	...	...			56	21	382	
Grand Totals	14,067	2,419	11,648	3,130	302	2,828	8,537	1,417	4,208	1,461	392	201	136	307	1	111	8	111	16	204	24	5	1	9	1			692	112	434	
Increase for year	......	......	457	12	....	53	.....	105	.....	.....	234	66	.....	....	...	...	...	3	...	5	...	1	...	...	...			....	5	......	
Decrease for year	157	614	......	.....	41	.....	282	....	94	147	....	....	8	18	...	2	...	...	1	....	4	...	...	1	1			99	...	6	

T.—Total. M.—Male. F.—Female. P.—Public. S.—Separate.

*Special certificates are listed only where teacher devotes whole time to that subject.

†Music Teachers—Excludes many regular classroom teachers who also teach music. In cities and towns only full-time teachers are indicated. All part-time and itinerant teachers are classified according to county of domicile, and, since they may teach in both Public and Separate schools, no distinction is made.

TABLE 3—HIGH SCHOOL ENTRANCE EXAM-

(A) Public Schools of the City Inspectorates	May Enrolment, Grades I-VIII (inclus.)	High School Entrance Candidates	Recommended Candidates		Writing Candidates		
			Number	Per cent.	Number	Number successful	Per cent. successful
1 Brantford	3,163	300	239	79.7	61	36	59.0
2 Chatham	1,639	165	165	100.0	No wri	ting can	didates
3 Hamilton	16,035	1,390	1,114	80.1	276	136	49.3
4 Kitchener	3,029	376	263	69.9	113	77	68.1
5 London	7,116	737	474	64.3	263	218	82.9
6 Ottawa	7,793	1,074	796	74.1	278	185	66.5
7 Peterborough	2,420	202	165	81.7	37	25	67.6
8 St. Catharines	2,984	270	202	74.8	68	42	61.7
9 Sarnia	2,109	251	222	88.4	29	......	......
10 Toronto	63.162	6,661	4,919	19.6	1,742	1,043	59.9
11 Windsor	9,397	1,113	805	72.3	308	166	53.9
Totals and Averages (A)	118,847	12,539	9,364	74.7	3,175	1,928	60.7
(B) Public Schools of the County Inspectorates							
1 Brant and Norfolk (in part)	3,075	317	175	55.3	142	94	66.2
2 Bruce East, Grey (in part), Huron (in part)	2,154	209	112	53.6	97	83	85.6
3 Bruce West	2,340	216	101	46.7	115	95	82.6
4 Carleton	4,422	603	427	70.8	176	114	64.8
5 Dufferin	1,866	202	178	86.1	24	8	33.3
6 Dundas	2,057	256	29	11.3	227	184	81.0
7 Durham (in part) and City of Oshawa	4,794	458	205	44.8	253	225	88.9
8 Elgin, City of St. Thomas	5,392	630	526	83.5	104	57	54.8
9 Essex No. 1	4,337	512	186	36.3	326	274	84.0
10 Essex No. 2	3,026	333	226	67.9	107	72	67.3
11 Frontenac North and Addington	1,286	117	53	45.3	64	40	62.5
12 Frontenac South and Lennox (in part)	2,084	213	90	42.2	123	97	78.9
13 Frontenac South and City of Kingston	3,312	353	211	59.8	142	118	83.1
14 Glengarry (in part) and Prescott (in part)	1,688	162	91	56.2	71	49	66.5
15 Grenville	1,927	183	62	33.9	121	95	78.5
16 Grey East	2,151	233	124	53.2	109	89	81.6
17 Grey North and Bruce North	3,347	332	261	78.6	71	51	71.8
18 Grey South	2,563	291	155	53.2	136	103	75.7
19 Haldimand	2,870	266	143	53.7	123	97	78.9
20 Halton	3,527	382	261	68.3	121	97	80.2
21 Hastings, Centre	2,120	216	168	77.8	48	42	87.5
22 Hastings North	2,068	177	66	37.3	111	74	66.7
23 Hastings South and City of Belleville	3,951	356	263	73.9	103	58	56.3
24 Huron North	2,068	216	118	54.6	98	62	63.3
25 Huron South	2,516	261	175	67.0	86	60	69.8
26 Kent	5,969	446	275	61.6	171	108	63.1
27 Lambton West	2,628	180	58	32.2	122	85	69.7
28 Lambton East	2,090	263	87	33.1	176	135	76.7
29 Lanark	3,920	471	234	49.7	237	201	84.8
30 Leeds No. 1	1,783	206	125	60.7	81	60	74.1
31 Leeds No. 2	2,256	293	132	45.0	161	81	50.3
32 Lennox and Hastings South (in part)	1,769	143	79	55.2	64	46	71.9
33 Lincoln	4,170	416	287	69.0	129	81	62.8
34 Middlesex East	2,927	306	183	59.8	123	88	71.5
35 Middlesex West	2,365	263	167	63.5	96	70	72.9
36 Norfolk (in part)	4,041	373	257	68.9	116	84	72.4
37 Northumberland and Durham (Nos. 1 and 2)	2,714	252	149	58.9	103	62	60.2
38 Northumberland	2,623	226	137	60.6	89	67	75.3
39 Ontario North and York (in part)	2,308	233	148	63.5	85	72	84.7
40 Ontario South	3,164	296	210	70.9	87	73	83.9
41 Oxford North and City of Woodstock	3,136	275	158	57.4	117	98	83.8
42 Oxford South and Norfolk (in part)	3,397	311	248	79.7	63	40	63.5
43 Peel	4,009	448	154	34.4	294	257	87.5
44 Perth, North and Wellington (in part)	2,809	273	53	19.4	220	185	84.1
45 Perth South	3,002	343	193	56.3	150	135	90.0
46 Peterborough East	1,807	174	92	52.9	82	61	74.4
47 Peterborough West and Victoria East	2,531	273	156	57.1	117	94	80.3
48 Prescott and Russell, Part 1	1,025	109	25	22.9	84	63	75.0
49 Prescott and Russell, Part 2	28	1	......	......	1	1	100.0
50 Prescott and Russell, Part 3	561	35	18	51.4	17	13	76.5
51 Prescott and Russell, Part 4	244	12	2	16.7	10	8	80.0
52 Prince Edward	2,154	210	146	69.5	64	31	48.4
53 Renfrew North	2,885	322	141	43.8	184	147	79.9
54 Renfrew South	2,576	219	106	48.4	113	92	81.4
55 Simcoe Centre	2,801	276	176	63.7	100	56	56.0
56 Simcoe East and Muskoka (in part)	3,401	264	149	56.4	115	88	76.5
57 Simcoe North and Kent (in part)	929	58	34	58.6	24	11	45.8
58 Simcoe South and York (in part)	2,210	257	174	67.7	83	49	59.0
59 Simcoe West and Grey (in part)	2,153	227	126	55.5	101	69	68.3

INATION RESULTS BY INSPECTORATES, 1942

	Successful Candidates										
	Total Number Successful	Per cent. of Total Applicants	Per cent. of May Enrolment	Average Age		Destination					
						Secondary School		Grade IX Elementary School		Retired from School	
				Years	Mos.	No.	Per cent.	No.	Per cent	No.	Per cent.
1	275	91.7	8.7	13	10	233	84.7	....	....	42	15.3
2	165	100.0	10.1	13	10	144	87.3	....	....	21	12.7
3	1,250	89.9	7.8	14	1	1,118	89.4	....	....	132	10.6
4	340	90.4	11.2	13	8	115	33.8	222	65.3	3	.9
5	692	93.9	9.7	13	3	662	95.7	....	....	30	4.3
6	981	91.3	12.6	13	11	902	91.9	....	....	79	8.1
7	190	94 1	7.9	14	4	169	88.9	....	....	11	11.1
8	244	90.4	8.2	13	10	225	92.2	....	....	19	7.8
9	222	88 4	10.5	13	9	207	93.2	....	....	15	6.8
10	5,962	89.5	9.4	14	4	4,992	83.7	537	9.0	433	7.3
11	971	87.3	10.3	14	2	875	90.1	81	8.3	15	1.6
	11,292	90.1	9.5	14	2	9,642	85.4	840	7.4	800	7.2
1	269	84.8	8.7	13	11	218	81.0	8	3.0	43	16.0
2	195	93.3	9.1	13	8	136	69.7	22	11.3	37	19.0
3	196	90.7	8.4	13	11	155	79.1	10	5.1	31	15.8
4	541	89.7	12.2	13	11	469	86.7	47	8.7	25 .	4.6
5	186	92.1	10.0	13	10	102	54.8	30	16.2	54	29.0
6	213	83.2	10.4	13	7	176	82.6	4	1.9	33	15.5
7	430	93.9	9.0	14	2	321	74.6	6	1.4	103	24.0
8	583	92.5	10.8	13	11	483	82.3	22	4.3	78	13.4
9	460	89.8	10.6	13	11	331	72.0	53	11.5	76	16.5
10	298	89.5	9.8	14	5	255	85.6	3	1.0	40	13.4
11	93	79.5	7.2	13	11	41	44.1	22	23.6	30	32.3
12	187	87.8	9.0	13	10	135	72.2	16	8.6	36	19.2
13	329	93.2	9.9	13	10	290	88.1	6	1.9	33	10.0
14	140	86.4	8.3	13	11	129	92.1	9	6.6	2	1.3
15	157	85.8	8.1	14	..	138	87.9	5	3.2	14	8.9
16	213	91.4	9.9	14	..	131	61.5	17	8.0	65	30.5
17	312	94.0	9.3	14	2	236	75.6	13	4.2	63	20.2
18	258	88.6	10.1	14	..	142	55.0	10	3.9	106	41.1
19	240	90.2	8.4	14	2	195	81.2	15	6.3	30	12.5
20	358	93.7	10.1	13	11	268	74.9	3	.8	87	24.3
21	210	97.2	9.9	13	8	109	51.9	24	11.4	77	36.7
22	140	79.1	6.8	13	8	56	40.0	21	15.0	63	45.0
23	321	87.3	7.9	13	11	242	77.8	3	1.0	66	21.2
24	180	83.3	8.7	13	9	114	63.3	14	7.8	52	28.9
25	235	90.0	9.3	13	10	169	71.9	29	12.3	37	15.8
26	383	85.9	6.4	13	10	310	80.9	2	.6	71	18.5
27	143	79.5	5.4	14	6	95	66.4	1	.7	47	32.9
28	222	84.4	10.6	13	9	157	70.7	5	2.3	60	27.0
29	435	92.3	11.2	13	6	322	74.0	6	1.4	107	24.6
30	185	89.8	10.3	14	..	139	75.1	15	8.1	31	16.8
31	213	72.7	9.4	13	5	174	81.7	11	5.2	28	13.1
32	125	87.4	7.1	13	11	99	79.2	7	5.6	19	15.2
33	368	88.5	8.8	14	..	266	72.3	55	14.9	47	12.8
34	271	88.6	9.2	13	6	235	86.7	19	7.0	17	6.3
35	237	90.1	10.0	14	3	193	81.4	2	.9	42	17.7
36	341	91.5	8.4	14	..	261	76.5	14	4.1	66	19.4
37	211	83.7	7.8	14	1	166	78.7	17	8.0	28	13.3
38	204	90.3	7.8	13	6	157	77.0	5	2.5	42	20.6
39	220	94.4	9.5	14	1	153	69.5	13	6.0	54	24.5
40	283	95.3	8.9	13	11	243	86.2	....	....	39	13.8
41	256	93.1	8.2	13	9	185	72.3	7	2.7	64	25.0
42	288	92.6	8.5	14	..	221	76.7	8	2.8	59	20.5
43	411	91.7	10.2	13	11	345	83.9	7	1.8	59	14.3
44	238	87.2	8.5	13	7	150	63.0	18	7.6	70	29.4
45	328	95.6	10.9	13	6	276	84.1	3	1.0	49	14.9
46	153	87.9	8.5	13	11	104	68.0	8	5.0	41	27.0
47	250	91.6	9.9	13	10	201	80.4	11	4.4	38	15.2
48	88	80.7	8.6	14	..	67	76.1	6	6.9	15	17.0
49	1	100.0	3.6	12	1	1	100.0	....	....	....	....
50	31	88.6	5.5	13	11	19	61.3	11	35.5	1	3.2
51	10	83.3	4.1	14	5	4	40.0	4	40.0	2	20.0
52	177	84.3	8.2	13	11	95	53.7	13	7.3	69	39.0
53	288	89.4	10.0	13	7	150	52.1	30	10.4	108	37.5
54	198	90.4	7.7	13	9	90	45.4	36	18.2	72	36.4
55	232	84.0	8.3	13	10	186	80.2	9	3.9	37	15.9
56	237	89.8	7.0	14	3	165	69.6	22	9.3	50	21.1
57	45	77.6	4.8	14	7	32	71.1	1	2.2	12	26.7
58	223	86.8	10.0	14	2	181	81.2	6	2.7	36	16.1
59	195	85.9	9.0	13	10	100	51.3	8	4.1	87	44.6

TABLE 3—HIGH SCHOOL ENTRANCE EXAM-

(B) Public Schools of the County Inspectorates	May Enrolment, Grades I-VIII (inclus.)	High School Entrance Candidates	Recommended Candidates		Writing Candidates		
			Number	Per cent.	Number	Number successful	Per cent. successful
60 Stormont	3,112	349	222	63.6	127	73	57.5
61 Victoria West	1,385	169	82	48.5	87	34	39.1
62 Waterloo No. 1	3,368	327	264	80.7	63	37	58.7
63 Waterloo No. 2	3,420	336	295	87.8	41	21	51.2
64 Welland East	4,281	498	418	83.9	80	42	52.6
65 Welland South	4,238	375	223	59.5	152	98	64.5
66 Welland including Welland City and Lincoln (in part)	4,227	337	172	51.0	165	102	61.8
67 Wellington North	2,663	249	92	36.9	157	125	79.6
68 Wellington South	3,557	368	233	63.3	135	101	74.8
69 Wentworth	5,091	463	149	32.2	314	240	76.5
70 York No. 1	4,183	473	300	63.4	173	129	74.6
71 York No. 2	6,375	645	362	56.1	283	233	82.3
72 York No. 3 and 4	10,754	1,122	779	69.4	333	255	76.6
73 York No. 5	7,086	599	397	66.3	202	161	79.7
74 York No. 6	6,097	584	323	55.3	261	215	82.4
Totals and Averages (B)	227,163	22,842	13,396	58.6	9,450	7,015	74.2
(C) Public Schools of the District Inspectorates							
1 Division No. I	3,167	366	183	50.0	183	148	80.9
2 " " II	2,440	282	129	45.7	153	93	60.8
3 " " III	3,733	410	331	80.8	79	41	51.9
4 " " IV	3,931	437	251	57.4	186	126	67.7
5 " " V	4,506	358	253	70.7	105	71	67.6
6 " " VI	3,228	316	113	35.7	203	144	70.9
7 " " VII (Parts 1, 2 and 3)	4,786	397	242	60.9	155	67	43.2
8 " " VIII	2,290	234	111	47.4	123	85	69.1
9 " " IX (Parts 1 and 2)	1,636	176	89	50.6	87	62	71.2
10 " " X (Parts 1 and 2)	4,536	491	330	67.2	161	103	64.0
11 " " XI	3,365	303	209	69.0	94	82	87.2
12 " " XII (Parts 1 and 2)	2,428	234	114	48.7	120	88	73.3
13 " " XIII (Parts 1 and 2)	3,454	327	175	53.5	152	119	78.3
14 " " XIV	2,399	232	111	47.8	121	81	66.9
15 " " XV	2,480	215	132	61.4	83	39	47.0
16 " " XVI	1,854	196	126	64.3	70	35	50.0
17 " " XVII	1,502	126	60	47.6	66	41	62.1
Totals and Averages (C)	51,735	5,100	2,959	58.0	2,141	1,425	66.6
(D) Roman Catholic Separate School Inspectorates							
1 Division No. I	3,557	338	253	74.9	85	47	55.3
2 " " II	3,486	235	141	60.0	94	41	43.6
3 " " III	2,159	104	38	36.5	66	38	57.6
4 " " IV	3,071	250	118	47.3	132	80	60.6
5 " " V	3,652	178	52	29.2	126	104	82.5
6 " " VI	4,503	288	180	62.5	108	73	67.6
7 " " VII	4,309	370	250	67.6	120	97	80.8
8 " " VIII	5,254	530	381	71.9	149	93	62.4
9 " " IX	3,608	332	189	56.9	143	100	69.9
10 " " X	3,915	314	244	77.7	70	44	62.9
11 " " XI	3,178	325	186	57.2	139	102	73.4
12 " " XII	4,187	369	259	70.2	110	70	63.6
13 " " XIII	4,754	456	355	77.9	101	57	56.4
14 " " XIV	4,236	434	249	57.4	185	147	79.4
15 " " XV, XVI	12,572	1,352	1,075	79.5	277	161	58.1
16 " " XVII	3,743	317	155	48.9	162	117	72.2
17 " " XVIII	3,080	221	110	49.8	111	105	94.6
18 " " XIX	4,101	538	284	52.8	254	163	64.2
19 " " XX, XXI, XXII	12,101	1,010	544	53.9	466	312	66.9
20 " " XXIII	2,662	185	52	28.1	133	60	45.1
21 " " XXIV	2,826	202	38	18.8	164	102	62.2
Totals and Averages (D)	94,954	8,348	5,153	61.7	3,195	2,113	66.1
Grand Totals and Averages	492,699	48,829	30,872	63.2	17,961	12,481	69.5
Increases for the year	....	....	....	2.2	....	....	8.2
Decreases for the year	7,417	5,889	2,515	....	3,283	528	....

INATION RESULTS BY INSPECTORATES, 1942

Successful Candidates											
	Total Number Successful	Per cent. of Total Applicants	Per cent. of May Enrolment	Average Age		Destination					
						Secondary School		Grade IX Elementary School		Retired from School	
				Years	Mos.	No.	Per cent.	No.	Per cent.	No.	Per cent.
60	295	84.5	9.4	13	4	250	84.7	7	2.4	38	12.9
61	116	68.6	8.4	13	11	56	48.3	21	18.1	39	33.6
62	301	92.0	8.9	13	3	159	52.8	76	25.2	66	22.0
63	316	94.0	9.2	13	9	235	74.4	27	8.5	54	17.1
64	460	92.4	10.7	14	4	416	90.4	....	....	44	9.6
65	321	85.6	7.6	14	1	287	89.4	....	....	34	10.6
66	274	81.3	6.5	14	1	207	75.5	3	1.2	64	23.3
67	217	87.1	8.1	14	5	177	81.6	15	6.9	25	11.5
68	334	90.8	9.4	13	11	279	83.5	19	5.7	36	10.8
69	389	84.0	7.6	13	11	299	76.9	24	6.1	66	17.0
70	429	90.7	10.2	13	7	369	86.0	6	1.4	54	12.6
71	595	92.2	9.3	14	..	552	92.8	....	....	43	7.2
72	1,034	92.2	9.6	13	10	937	90.6	....	....	97	9.4
73	558	93.1	7.9	14	1	504	90.3	....	....	54	9.7
74	538	92.1	8.8	13	10	435	80.8	73	13.6	30	5.6
	20,411	89.4	9.0	13	11	15,745	76.4	1,057	5.1	3,814	18.5
1	331	90.4	10.4	14	4	237	71.6	53	16.0	41	12.4
2	222	78.7	9.0	14	4	114	51.3	59	26.6	49	22.1
3	372	90.7	10.0	13	11	337	90.6	21	5.6	14	3.8
4	377	86.3	9.6	14	4	156	41.4	118	31.3	103	27.3
5	324	90.5	7.2	14	..	233	71.9	46	14.2	45	13.9
6	257	81.3	8.0	14	2	166	64.6	50	19.4	41	16.0
7	309	77.8	6.5	......	......	205	66.3	48	15.5	56	18.2
8	196	83.8	8.6	14	2	95	48.5	46	23.5	55	28.0
9	151	85.8	9.2	14	..	116	76.8	16	10.6	19	12.6
10	435	88.6	9.6	14	5	390	89.7	2	.9	41	9.4
11	291	96.0	8.6	14	1	230	79.0	29	10.0	32	11.0
12	202	86.3	8.3	13	10	131	64.8	39	19.3	32	15.9
13	294	89.9	8.5	14	8	192	65.3	86	28.6	16	6.1
14	192	82.8	8.0	14	2	133	69.3	39	20.3	20	10.4
15	171	79.5	6.9	14	3	85	49.7	51	29.8	35	20.5
16	161	82.1	8.7	14	2	109	67.7	25	15.5	27	16.8
17	101	80.1	6.7	14	1	50	49.5	32	31.7	19	18.8
	4,384	86.0	8.5	14	2	2,979	68.0	760	17.3	645	14.7
1	300	88.8	8.4	14	5	239	79.7	29	9.7	32	10.6
2	182	77.4	5.2	14	3	98	53.8	50	27.5	34	18.7
3	76	73.1	3.5	14	6	20	26.3	39	51.3	17	22.4
4	198	79.2	6.4	14	..	70	35.3	12	6.1	116	58.6
5	156	87.6	4 3	14	5	109	69.9	30	19.2	17	11.2
6	253	87.8	5.6	14	2	179	70.8	43	17.0	31	12.2
7	347	93.8	8.1	14	6	225	64.8	83	23.9	39	11.3
8	474	89.4	9.0	14	2	169	35.7	256	54.0	49	10.3
9	289	87.0	8.0	14	2	85	29.4	170	58.8	34	11.8
10	288	91.7	7.4	13	3	218	75.7	34	11.8	36	12.5
11	288	88.6	9.0	13	7	109	37.8	135	46.9	44	15.3
12	329	89.1	7.9	13	9	93	28.3	166	50.4	70	21.3
13	412	90.3	8.7	14	6	239	58.0	159	38.6	14	3.4
14	396	91.2	9.3	13	9	317	80.0	40	10.1	39	9.9
15	1,2[illegible]6	91.4	9.8	13	10	633	51.2	205	16.6	398	32,2
16	272	85.8	7.3	13	9	160	58.8	75	27.6	37	13.6
17	215	97.3	7.0	13	9	98	45.6	87	40.5	30	13.9
18	447	83.1	10.9	14	3	74	16.5	331	74.0	42	9.5
19	856	84.8	7.1	14	..	317	37.0	450	52.6	89	10.4
20	112	60.5	4.2	13	5	56	50.0	54	48.2	2	1.8
21	140	69.3	5.0	14	6	91	65.0	40	28.6	9	6.4
	7,266	87.0	7.7	14	1	3,599	49.5	2,488	34.2	1,179	16.3
	43,353	85.8	8.8	14	1	31,965	73.4	5,145	11.8	6,438	14.8
	....	4.0	....	..	1	....	....	....	....	438	1.8
	3,053	....	.5	......	......	2,714	1.3	582	.5	....	....

TABLE 4—FIFTH CLASSES (GRADES IX AND X) 1941-42

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying* Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class ‡		Grading ‡			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Brant and Norfolk (in part)	5	10	2	6	3.0	2.5	....	1	1	$191.60
Bruce East, Grey (in part), Huron (in part)	9	14	4	9	2.3	1.9	1	....	3	291.26
Bruce West	9	17	2	6	3.0	2.3	....	....	2	166.40
Carleton	5	18	3	16	5.3	4.7	3	....	....	444.00
Dufferin	16	34	4	22	5.5	4.9	1	1	1	370.20
Dundas	2	4	1	3	3.0	2.2	....	1	....	116.60
Durham (in part) and City of Oshawa	6	43	4	41	10.3	8.5	3	1	....	671.80
Elgin and City of St. Thomas	6	15	2	12	6.0	4.4	2	....	....	313.23
Essex No. 1	7	228	5	226	45.2	37.0	4	1	....	723.59
Essex No. 2	1	1	....	....	....	....	....	....	....	....
Frontenac North and Addington (in part)	13	31	3	24	8.0	5.0	1	2	....	411.23
Frontenac South (No. 1) and Lennox part)	9	20	1	9	9.0	7.0	1	....	....	162.46
Frontenac South (No. 2) and City of Kingston	7	28	3	20	6.7	5.4	....	1	2	287.40
Glengarry (in part) and Prescott (in part)	7	20	2	12	6.0	4.5	....	2	....	171.39
Grenville	7	9	1	3	3.0	2.6	....	....	1	55.00
Grey East	8	10	1	5	5.0	4.4	1	....	....	151.10
Grey North and Bruce North	6	21	2	16	8.0	6.6	....	1	1	167.40
Grey South	9	17	1	8	8.0	7.5	1	....	....	213.30
Haldimand	7	17	6	18	3.0	2.7	....	4	2	570.54
Halton	3	8	1	4	4.0	3.4	....	....	1	67.52
Hastings North	15	30	2	13	6.5	4.4	2	....	....	265.56
Hastings Centre	13	24	4	13	3.3	2.2	....	4	....	414.32
Hastings South	1	1	....	....	....	....	....	....	....	....
Huron North	17	38	4	20	5.0	4.2	1	1	2	405.87
Huron South	12	73	6	66	11.0	9.4	4	2	....	819.02
Kent	4	9	2	7	3.5	2.9	....	2	....	182.00
Lambton No. 1	5	14	1	6	6.0	4.1	....	1	....	129.24
Lambton No. 2	9	31	2	25	12.5	9.5	1	1	....	304.26
Lanark	7	7	....	....	....	....	....	....	....	....
Leeds No. 1	2	18	2	18	9.0	6.7	1	1	....	299.22
Leeds No. 2	10	17	1	7	7.0	5.5	....	1	....	113.65
Lennox and Hastings South (in part)	9	11	....	....	....	....	....	....	....	....
Lincoln (in part)	4	84	4	84	21	16.3	3	1	....	535.31
Middlesex East	7	29	5	29	5.8	5.5	....	5	....	580.71
Middlesex West	6	7	....	....	....	....	....	....	....	....
Norfolk (in part)	7	18	4	15	3.8	2.9	....	4	....	348.54
Northumberland and Durham No. 1	8	19	2	11	5.5	4.0	2	....	....	263.80
Northumberland and Durham No. 2	8	14	4	10	2.5	2.2	....	1	3	263.90
Ontario North and York (in part)	3	14	2	12	6.0	4.1	....	1	1	227.39
Ontario South	....	....	....	....	....	....	....	....	....	....
Oxford North	2	18	2	18	9.0	7.6	1	1	....	246.30
Oxford South	4	16	3	15	5.0	3.7	2	1	....	349.91
Peel	4	20	1	13	13.0	9.6	1	....	....	145.43
Perth North and Wellington (in part)	12	25	1	8	8.0	7.5	....	1	....	129.10
Perth South	....	....	....	....	....	....	....	....	....	....
Peterborough East	14	25	4	12	3.0	2.3	....	2	2	325.28
Peterborough West and Victoria East	8	15	2	7	3.5	3.0	....	2	....	204.73
Prescott and Russell No. 1	3	16	3	16	5.3	4.7	....	3	....	274.79
Prescott and Russell No. 2	....	....	....	....	....	....	....	....	....	....
Prescott and Russell No. 3	1	6	1	6	6.0	3.3	1	....	....	183.21
Prescott and Russell No. 4, Glengarry (in part)	....	....	....	....	....	....	....	....	....	....
Prince Edward	14	24	1	7	7.0	6.4	1	....	....	110.00
Renfrew North	17	41	8	32	4.0	3.5	....	2	6	598.26
Renfrew South	19	41	1	10	10.0	8.7	1	....	....	203.10
Simcoe East and Muskoka (in part)	13	58	4	49	12.2	8.9	2	2	....	551.74
Simcoe North and Kent (in part)	....	....	....	....	....	....	....	....	....	....
Simcoe Centre	8	27	6	23	3.8	3.0	1	3	2	563.23
Simcoe South and York (in part)	7	17	2	12	6.0	5.1	1	....	1	260.90
Simcoe West and Grey (in part)	12	28	4	17	4.3	2.4	....	....	4	314.63
Stormont	4	23	1	17	17.0	14.1	1	....	....	147.30
Victoria West	19	42	2	12	6.0	4.6	1	1	....	270.98
Waterloo No. 1	15	31	5	21	4.2	3.3	....	4	1	488.00
Waterloo No. 2	4	46	1	48	48.0	41.3	1	....	....	193.64
Welland East	....	....	....	....	....	....	....	....	....	....
Welland South	....	....	....	....	....	....	....	....	....	....
Welland (in part); Lincoln (in part)	....	....	....	....	....	....	....	....	....	....
Wellington North	15	25	3	10	3.3	2.7	....	1	2	230.62
Wellington South and City of Guelph	8	38	5	35	7.0	5.7	1	3	1	544.80
Wentworth	6	62	6	62	10.3	5.0	2	4	....	763.60

*Qualifying for Legislative Grant.
‡Qualifying classes only.

TABLE 4—FIFTH CLASSES (GRADES IX AND X), 1941-42

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying* Fifth Classes	Enrolment in Qualifying* Fifth Classes	Average Per Class ‡		Grading ‡			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
York No. 1	2	13	2	13	6.5	4.8	1	1	....	$303.80
York No. 2	....	....	....	....	....	....	....	....		....
York No. 3	....	....	....	....	....	....	....	....	....	....
York No. 4	....	....	....	....	....	....	....	....	....	....
York No. 5	....	....	....	....	....	....	....	....	....	....
York No. 6	1	153	1	153	153	138	1	....	....	215.00
(A) Totals and Averages	501	1,833	162	1,412	8.8	7.1	51	71	40	$18,317.16
(B) Public Schools of the District Inspectorates										
Division No. I	25	80	11	60	5.5	4.8	3	5	3	$2,436.26
" " II	35	93	14	70	5.0	4.0	2	4	8	2,613.64
" " III	12	23	5	14	2.8	2.3	....	....	5	612.40
" " IV	15	207	6	46	7.7	6.6	2	3	1	2,071.00
" " V	20	37	4	23	5.7	4.1	....	2	2	834.80
" " VI	13	94	10	90	9.0	7.6	5	1	4	2,600.52
" " VII, Part 1	14	33	7	27	3.8	3.4	1	1	5	1,375.20
" " VII, Part 2	....	....	....	....	....	....	....	....	....	....
" " VII, Part 3	1	3	1	3	3.0	2.7	1	....	....	220.00
" " VIII	34	82	13	64	5.0	4.0	....	4	9	1,864.82
" " IX	15	34	5	41	8.2	6.6	1	1	3	937.92
" " X, Part 1	2	13	2	13	6.5	3.0	....	2	....	452.30
" " X, Part 2	....	....	....	....	....	....	....	....	....	....
" " XI	12	24	2	20	10.0	7.0	1	....	1	473.44
" " XII	22	59	10	45	4.5	3.8	3	1	6	1,929.42
" " XIII, Part 1	22	69	1	28	28.0	21.2	1	....	....	351.36
" " XIII, Part 2	1	3	1	3	3.0	2.9	....	....	1	110.00
" " XIV	20	52	5	29	5.8	5.1	1	4	....	1,141.60
" " XV	29	92	6	44	7.3	5.7	1	5	....	1,658.30
" " XVI	18	38	8	31	3.9	2.8	....	3	5	1,614.80
" " XVII	32	70	9	32	3.5	3.0	2	1	6	1,380.00
(B) Totals and Averages	342	1,106	120	683	5.7	4.7	24	37	59	$24,677.78
(C) Public Schools of the City Inspectorates										
Kitchener	1	220	....	....	....	....	....	....	....	....
Toronto	14	1,243	....	....	....	....	....	....	....	....
Windsor	1	169	....	....	....	....	....	....	....	....
(C) Totals and Averages	17	1,632	....	....	....	....	....	....	....	....
(D) Roman Catholic Separate School Inspectorates										
Division No. I	5	51	3	14	4.7	3.5	1	....	2	$540.00
" " II	8	68	5	33	6.6	5.6	3	2	....	900.88
" " III	20	109	10	81	8.1	6.6	6	2	2	2,151.60
" " IV	6	26	3	21	7.1	5.4	....	3	....	642.04
" " V	6	55	5	52	10.4	9.4	4	1	....	1,308.78
" " VI	9	91	7	34	4.9	4.2	4	2	1	1,401.84
" " VII	6	27	3	7	2.3	2.0	....	1	2	470.00
" " VIII	8	383	3	43	14.3	12.5	1	2	....	445.64
" " IX	10	286	8	182	22.7	19.6	8	....	....	1,396.15
" " X	8	221	4	39	9.8	8.2	3	1	....	564.63
" " XI	13	314	9	74	8.2	6.8	8	....	1	1,522.40
" " XII	13	297	5	39	7.8	6.8	3	2	....	684.76
" " XIII	5	420	1	53	53.0	46.5	1	....	....	115.00
" " XIV	9	149	2	11	5.5	4.4	....	....	2	165.48
" " XV	4	131	1	9	9.0	6.5	1	....	....	98.00
" " XVI	2	190	....	....	....	....	....	....	....	....
" " XVII	8	295	6	137	22.8	18.8	5	1	....	927.80
" " XVIII	22	205	16	120	8.5	6.3	5	4	7	1,826.91
" " XIX	3	434	1	17	17.0	16.1	1	....	....	75.00
" " XX	5	374	....	....	....	....	....	....	....	....
" " XXI	6	129	1	6	6.0	5.2	....	1	....	95.10
" " XXII	8	92	8	92	11.5	10.3	8	....	....	1,147.30
" " XXIII	8	77	8	77	9.6	8.2	7	1	....	1,067.24
" " XXIV	6	48	5	47	9.4	8.2	5	....	....	639.12
(D) Totals and Averages	198	4,472	114	1,188	10.4	8.9	74	23	17	$18,185.67
Grand Totals and Averages	1,058	9,043	396	3,283	8.3	6.9	149	131	116	$61,180.61†
Increases for the year	....	....	....	....	.5	.3	....	....	....	....
Decreases for the Year	144	320	57	228	....	....	6	4	47	5,460.35

†Additional Legislative Grants for Equipment only, to schools whose Fifth Classes have qualified in past years, but not this year, $474.24.

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(A) Municipalities in which School Medical or Nursing Service is under the Local Board of Health		No. of school children enrolled	Personnel			No. of children entering Grade I	No. of these who had physical examination before entering
			Public Health Nurse	M.D.	D.D.S.		
Cities	*School*						
1 Brantford	Pub. and Sep.	4,345	4	1	1 f.t. 1 D.A.	427	88
2 Guelph	Pub. and Sep.	3,407	4	......	2 p.t.	610	274
3 Hamilton		......	......	......	......	......	......
4 Kitchener		......	......	......	......	......	......
5 North Bay	Pub. and Sep.	2,821	2	......	......	372	......
6 Oshawa	Pub. and Sep.	3,973	5	2 p.t.	3 p.t.	627	140
7 Ottawa	Sep.	10,654	13	......	......	1,482	......
8 Peterborough	Sep.	1,071	1	1 p.t.	3 p.t.	141	102
9 Port Arthur	Pub. and Sep.	3,462	2	......	‡	416	261
10 St. Catharines	Pub. and Sep.	4,419	5	2	3 1 D.A.	500	123
11 St. Thomas	Pub. and Sep.	1,904	2	......	1 p.t.	210	149
12 Sarnia	Pub. and Sep.	2,784	3	......	......	321	321
13 Stratford	Pub. and Sep.	2,224	2	......	1 p.t.	226	136
14 Toronto		......	......	......	......	......	......
15 Woodstock	Pub. and Sep.	1,712	2	......	2 p.t.	200	103
Suburban							
1 York East Twp.	Pub., Sep. and High	7,037	6	2 f.t. 3 p.t.	......	769	422
2 York Twp	Pub. and Sep.	11,257	7 f.t. 1 p.t.	2 p.t.	6 p.t.	1,267	......
Towns							
1 Bowmanville	Pub.	550	1	......	‡	54	54
2 Burlington	Pub. and High	759	1	1 p.t.	‡	84	35
3 Cochrane	Pub. and Sep.	720	1	......	......	47	......
4 Cornwall (See Health Units)							
5 Dryden	Pub. and High	560	1	......	......	54	......
6 Dundas	Pub., Sep. and High	991	1	1 p.t.	‡	93	......
7 Elmira	Pub. and Sep.	326	1	......	‡	32	......
8 Fort Frances	Pub. and Sep.	1,080	1	......	......	......	......
9 Haileybury	Pub., Sep. and High	448	1	......	......	......	16
10 Ingersoll	Pub., Sep. and High	1,026	1	¼	‡	84	55
11 Kenora	Pub. and Sep.	1,315	1	......	......	136	......
12 Kirkland Lake	Pub. and Sep.	3,069	2	......	1 p.t.	......	243
13 Lindsay	Pub. and Sep.	1,022	1	......	......	129	54
14 Midland	Pub. and Sep.	1,132	1	......	‡	107	92
15 New Toronto	Pub.	1,182	1	1 p.t.	......	164	......
16 Oakville (includes Trafalgar S.S. No. 12, 13, 16, and 18		......	......	......	......	......	......
17 Orillia	Pub. and Sep.	1,508	1	......	1 p.t.	198	104
18 Paris		......	......	......	......	......	......
19 Parry Sound	Pub.	950	1	......	‡	133	65
20 Penetanguishene	Pub. and Sep.	803	1	......	......	105	83
21 Perth	Pub. and Sep.	620	1	......	1 p.t.	64	20
22 Picton	Pub. and Sep.	509	1	......	......	48	21
23 Port Colborne	Pub.	1,343	1	1 p.t.	......	149	30
24 Renfrew	Pub. and Sep.	881	1	......	......	117	......
25 St. Mary's	Pub., Sep. and High	668	1	1 p.t	1 p.t.	44	33
26 Simcoe	Pub.	936	1	......	......	108	65
27 Strathroy	Pub.	417	1	......	......	36	10
28 Thorold	Pub. and Sep.	707	1	......	......	84	44
29 Timmins	Pub. and Sep.	4,867	5	1	11 p.t.	750	22
30 Wallaceburg	Pub., Sep. and High	1,198	1	......	‡	123	......
31 Weston	Pub. and Sep.	922	1	¼	1 p.t.	86	......
Villages							
1 Forest Hill	Pub. and High	......	1 f.t. 1 p.t.	1	1 f.t. 1 p.t.	105	......
2 Swansea	Pub.	700	1	......	1 p.t.	93	......
Part Time							
1 Gananoque		Service	Sus	pended			
Rural Units							
1 Ayr, North and South Dumfries	Pub. and Cont.	847	1	......	‡	103	......
2 Etobicoke Twp. (S.S. 3, 8, 11, 16)	Pub.	1,934	1 f.t. 2 p.t.	......	......	279	10
3 Tecumseh and Sandwich	Pub. and Sep.	2,100	1	......	1 p.t.	279	33
4 North Tork Twp	Pub. and Sep.	3,000	1	2 p.t.	1 p.t.	300	......
5 Temiskaming District (94 schools)		......	......	......	......	......	......
6 United Counties, Stormont, Dundas and Glengarry	Pub. and Sep.	12,000	7	1 f.t. 6 p.t.	......	1,700	......
(A) Totals		112,160	......	......	......	13,456	3,208

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

	No. of defects (other than dental) requiring correction found, 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected defects (other than dental)	Uncorrected Defects			
									Vision	Hearing	Tonsils and defective nasal breathing	Other
1	445	106	2,371	811	408	307	223	86	5	1	89	6
2	250	65	526	427	328	259	78	16	3	.....	14	.....
3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	214	14	288	84	362	342	145	70	6	3	107	3
6	157	61	1,203	448	369	310	23	87	9	.....	60	.....
7	887	182	2,735	1,142	1,423	384	.....	58	12	1	28	18
8	161	37	141	225	146	89	33	12	.....	.....	14	.....
9	314	84	516	423	431	231	78	19	9	1	23	2
10	428	80	3,825	1,647	278	375	.....	13	2	2	7	3
11	277	59	858	525	118	232	46	47	6	2	47	3
12	319	54	1,755	644	326	265	100	54	7	2	58	3
13	50	32	642	437	34	261	28	15	2	.....	14	1
14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	.....	10	224	217	81	100	36	18	.....	.....	.....	.....
1	1,083	83	1,294	294	440	444	163	77	12	4	48	.....
2	848	85	7,795	3,262	604	1,032	.....	366	14	4	325	166
1	17	2	93	100	27	.....	.....	.....	.....	.....	.....	.....
2	313	70	384	.....	160	52	8	22	3	.....	10	9
3	99	9	144	25	44	50	16	10	1	.....	9	.....
5	68	58	25	16	49	39	.....	.....	.....	.....	.....	.....
6	102	15	150	101	66	61	18	12	3	2	6	2
7	22	11	26	57	37	31	8	8	4	.....	4	.....
8	92	23	193	29	64	.....	28	18	4	.....	14	.....
9	59	16	75	9	90	40	10	8	2	1	5	.....
10	143	33	83	43	39	69	7	16	4	.....	7	7
11	239	100	323	296	389	120	56	37	11	.....	39	.....
12	68	34	.....	.....	.....	265	.....	.....	6	.....	8	2
13	95	56	239	50	102	91	22	22	5	.....	18	.....
14	45	41	189	118	129	75	31	9	2	.....	6	1
15	216	21	854	253	98	130	98	46	7	.....	41	9
16												
16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17	91	47	527	299	73	130	39	19	2	.....	15	2
18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	76	29	340	36	51	60	38	24	6	1	14	5
20	86	43	395	20	275	80	50	10	3	1	3	4
21	44	19	382	304	27	55	11	16	2	.....	19	2
22	96	65	190	.....	49	34	.....	11	1	1	12	.....
23	51	23	37	35	168	139	30	34	2	.....	26	8
24	46	21	113	87	113	74	34	9	1	.....	8	.....
25	54	41	230	191	40	37	1	4	1	.....	3	.....
26	36	12	84	30	38	79	19	10	3	.....	7	.....
27	70	17	36	21	66	40	15	8	.....	.....	8	.....
28	79	26	128	51	47	88	60	14	3	.....	10	1
29	516	169	470	154	1,335	339	124	126	14	1	78	33
30	103	18	595	159	26	94	41	32	6	5	25	9
31	72	14	.....	143	57	103	50	28	2	.....	17	18
1	202	12	.....	.....	201	110	.....	10	2	1	5	2
2	89	12	465	58	43	73	6	8	.....	.....	7	1
1	24	14	53	69	61	83	15	9	.....	.....	9	.....
2	341	75	468	371	216	193	39	32	.....	1	43	4
3	354	79	198	142	107	206	61	94	7	.....	65	22
4	215	11	65	.....	81	208	31	56	8	3	39	22
5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	876	.....	1,259	840	1,965	.....	.....	.....	.....	.....	.....	.....
	10,532	2,188	32,986	14,693	11,681	7,879	1,919	1,700	202	37	1,414	368

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(B) Municipalities in which School Medical or Nursing Service is under the Local School Board		No. of school children enrolled	Personnel			No. of children entering Grade I	No. of these who had physical examination before entering
			Public Health Nurse	M.D.	D.D.S.		
Cities	*School*						
1 Belleville	Pub.	1,651	1	......	......	......	......
2 Chatham	Pub.	2,000	1	......	‡	244	244
3 Fort William	Pub.	3,165	1	......	......	687	149
4 Fort William	Sep.	1,165	1	......	......	206	......
5 Galt	Pub. and Sep.	1,966	1	1 p.t.	‡	245	......
6 Kingston	Pub.	3,216	2	1 p.t.	1 p.t.	345	......
7 London	High	3,291	7	1	7 p.t. 7 D.A.	655	655
8 London	Pub.	8,344					
9 London	Sep.	1,223	1	......	......	154	......
10 Niagara Falls	Pub. and Sep.	2,582	2	......	‡	314	41
11 Ottawa	Pub.	8,954	6	1	1 1 D.A.	800	......
12 Owen Sound	Pub. and Sep.	2,226	2	......	1 p.t.	248	......
13 Peterborough		......	......	......	......	......	......
14 Saulte Ste. Marie	Pub.	3,278	2	1 p.t.	‡	367	......
15 Sudbury	Pub.	2,700	2	......	1 p.t.‡	387	129
16 Sudbury	Sep.	3,103	1	......	‡	515	......
17 Welland		......	......	......	......	......	......
18 Windsor	Pub. and High	26,595	10	1 f.t. 3 p.t.	3 f.t. 1 D.A.	1,108	......
Towns							
1 Barrie	Pub. and Sep.	1,353	1	......	1 p.t.	158	......
2 Brockville	Pub.	1,196	1	......	‡	145	133
3 Collingwood		......	......	......	......	......	......
4 Long Branch	Pub. and Cont	1,056	1	......	......	110	86
5 Mimico	Pub. and Sep.	1,400	1	......	1 p.t.	178	43
6 Pembroke	Pub.	1,125	1	......	‡	131	44
7 Pembroke	Sep.	841	1	......	‡	97	30
8 Waterloo	Pub. and Sep.	1,436	1	1 p.t.	‡	141	107
Part Time							
1 Brant County and Waterford	Pub.	615	1 p.t.	......	......	84	......
2 Brockville	Sep.	......	......	......	......	......	......
3 Kingston	Sep.	1,010	1 p.t.	......	......	129	......
4 Leaside	Pub.	1,250	1	......	......	135	......
5 Riverside	Pub.	680	1 p.t.	......	......	76	49
6 Rockcliffe	Pub.	171	1 p.t.	1 p.t.	......	20	......
7 Scarborough Twp. S.S. 13		......	......	......	......	......	......
8 Scarborough Twp. S.S. 15	Pub.	550	1	......	......	51	22
9 Southampton		......	......	......	......	......	......
10 Trafalgar Twp. (See Oakville)							
11 Trenton	Pub.	1,060	1 p.t.	......	......	128	......
12 Wiarton	Pub.	262	1 p.t.	......	1 p.t.	33	......
Rural Units							
1 Carleton County (Nepean Twp.)	Pub.	1,526	1	......	......	215	......
2 Haldimand County (part)	Pub. and High	1,316	1	......	......	135	100
3 Lincoln East	Pub. and Seo.	1,862	1	......	‡	207	......
4 Lincoln West	Pub.	1,859	1	......	‡	230	......
5 Peel (part) and Brampton	Pub.	2,454	1 f.t. 1 p.t.	......	......	246	145
6 Welland County (Stamford Twp.)	Pub.	1,603	1	......	p.t.	175	50
7 Welland Countv (Thorold Twp. and Fonthill)	Pub.	965	1	......	......	111	65
8 Welland County (Fort Erie, Bertie Twp., Chippawa, etc.)	Pub.	1,176	1	......	......	139	21
9 Welland County (Fort Erie North)	Pub.	1,104	1	......	......	87	......
10 Wentworth County	Pub.	3,700	3	......	p.t.	460	......
11 York County (S.S. 10, 12, Scarborough)	Pub.	1,555	1	......	......	206	77

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

	No. of defects (other than dental) requiring correction found, 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected defects (other than dental)	Uncorrected Defects			
									Vision	Hearing	Tonsils and defective nasal breathing	Other
1	55	21	1,283	551	....	....	....	....	.....	.....	....	.....
2	152	118	468	433	180	163	28	6	2	1	8	.....
3	414	151	447	265	598	296	61	54	5	4	42	3
4	33	28	376	98	287	113	33	15	3	....	15	6
5	83	65	173	204	94	188	8	26	2	2	21	5
6	403	237	563	566	415	296	73	68	3	.....	61	10
7 8	1,003	74	1,400	4,500	876	692	70	157	12	10	81	88
9	61	47	189	82	286	102	24	9	3	.....	6	.....
10	256	131	452	415	542	258	145	15	2	.....	20	3
11	977	....	1,976	1,681	290	1.083	58	171	21	2	97	51
12	155	84	1,514	913	323	199	51	23	3	.....	28	1
13	......	....	....	....	....	....	....	....	.....	.....	....	.....
14	351	48	776	144	340	274	27	24	9	.....	17	.....
15	419	154	1,155	588	242	171	38	29	15	3	20	13
16	182	31	358	157	182	163	54	19	5	.....	18	.....
17	......	....	....	....	....	....	....	....	.....	.....	....	.....
18	502	349	....	3,473	1,136	1,034	....	65	10	2	50	3
1	56	24	255	62	37	112	41	16	4	.....	8	4
2	96	59	368	314	125	129	26	8	1	2	13	.....
3	......	....	....	....	....	....	....	....	.....	.....	....	.....
4	70	22	302	99	145	51	11	3	.....	.....	3	.....
5	44	13	880	487	93	143	20	21	3	1	16	6
6	139	45	227	240	230	93	22	17	2	.....	28	1
7	50	24	126	38	220	41	22	8	.....	.....	8	2
8	102	58	257	254	185	141	19	27	6	.....	18	3
1	49	41	53	63	20	39	9	4	.....	1	3	.....
2	......	....	....	....	....	....	....	....	.....	.....	....	.....
3	74	27	96	68	45	90	25	12	4	.....	7	1
4	146	133	....	....	76	68	2	....	.....	.....	4	.....
5	33	32	....	....	79	66	....	....	.....	.....	....	.....
6	5	4	7	7	14	16	....	....	.....	.....	....	.....
7	......	....	....	....	....	....	....	....	.....	.....	....	.....
8	30	11	48	49	50	37	6	....	.....	.....	....	.....
9	......	....	....	....	....	....	....	....	.....	.....	....	.....
10												
11	67	25	20	....	249	65	7	7	3	.....	8	2
12	8	6	52	37	25	21	1	2	1	.....	1	.....
1	36	5	183	158	88	158	57	11	3	.....	13	.....
2	63	33	103	120	31	113	35	16	3	2	21	1
3	105	51	334	195	39	152	105	23	4	.....	23	.....
4	132	55	215	261	144	181	42	19	.....	.....	29	.....
5	363	72	367	145	164	152	31	15	2	.....	26	.....
6	136	77	525	334	72	145	60	5	2	.....	6	.....
7	56	23	152	59	44	89	19	6	.....	.....	5	1
8	120	29	296	216	72	70	26	10	.....	1	17	1
9	84	18	203	68	42	78	19	17	5	3	10	4
10	226	117	838	516	237	256	75	28	2	2	21	5
11	144	78	496	364	205	140	65	72	5	2	72	20

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(C) School Health Service under County Council		No. of school children enrolled	Personnel			No. of children entering Grade I	No. of these who had physical examination before entering
			Public Health Nurse	M.D.	D.D.S.		
1 Oxford County	Pub. and Sep.	4,311	3	12 p.t.	......	601	....
(B) and (C) Totals		112,895	......	......	......	10,703	2,190
(D) Municipalities in which School Nursing Service is paid for by School Boards and given by V.O.N., Private Agencies, and Red Cross.							
Victorian Order of Nurses							
Municipality	*School*						
1 Braeside	Pub.	89	½	......	......	7	....
2 Cobalt		......	......	......	......	....	....
3 Huntsville		......	......	......	......	....	....
4 London Twp., S.S. 28	Pub.	90	¼	......	......	14	....
5 Napanee	Pub.	490	½	......	‡	62	34
6 Nelson Twp.	Pub.	214	......	......	......	214	33
7 New Liskeard	Pub. and Sep.	570	p.t.	......	‡	80	....
8 Point Edward	Pub.	200	......	......	......	25	12
9 Preston		......	......	......	......	....	....
10 Walkerton	Pub., Sep. and High	583	......	......	......	35	32
11 Westminster Twp., S.S. 22	Pub.	200	......	1 p.t.	......	30	30
12 Whitby	Pub. and Sep.	570	......	......	......	57	16
Private Agency Sponsoring Nursing Service							
1 Cameron Falls	Pub.	30	1	......	......	2	....
2 Creighton, Levack and Copper Cliff		......	......	......	......	....	....
3 Hespeler	Pub. and Sep.	507	1	......	‡	64	52
4 Leaside—St. Anslem	Sep.	142	1	......	......	29	....
5 Scarborough Twp.—St. Therese	Sep.	60	¼	......	......	4	....
6 " " —St. Dunstan	Sep.	201	¼	......	......	29	....
7 Schumacher	Pub.	627	1	1 p.t.	1 p.t.	79	....
8 South Porcupine	Pub.	795	1	......	1 p.t.	96	....
School Nursing Service given by Red Cross from Outposts							
1 Apsley	Pub.	189	p.t.	......	......	15	....
2 Armstrong		......	......	......	......	....	....
3 Atikokan	Pub.	202	p.t.	......	......	17	....
4 Callendar and 8 Twps.	Pub. and Sep.	1,344	p.t.	......	......	195	....
5 Coehill	Pub.	237	p.t.	......	......	36	....
6 Haliburton	Pub.	593	p.t.	......	......	60	....
7 Hawk Junction		......	......	......	......	....	....
8 Hornepayne		......	......	......	......	....	....
9 Kakabeka Falls	Pub.	931	......	......	......	101	....
10 Lion's Head	Pub.	295	p.t.	......	......	47	....
11 Manitoulin Island	Pub., Sep. and Cont.	1,793	p.t.	......	......	129	....
12 Nakina		......	......	......	......	....	....
13 Port Loring		......	......	......	......	....	....
14 Quibel	Pub.	196	p.t.	......	......	14	....
15 Redditt and Minaki	Pub.	86	p.t.	......	......	12	5
16 St. Joseph's Island	Pub.	284	p.t.	1 p.t.	‡	35	....
17 Tobermory	Pub.	115	p.t.	......	......	18	....
18 Toronto Twp. and Port Credit	Pub.	669	p.t.	......	......	123	....
19 Whitney	Pub. and Sep.	309	p.t.	......	......	30	....
20 Wilberforce	Pub.	266	......	......	......	42	....
(D) Totals		12,877	......	......	......	1,701	214
Grand Totals		237,932	......	......	......	25,860	5,612

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

	No. of defects (other than dental) requiring correction found, 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected defects (other than dental)	Uncorrected Defects			
									Vision	Hearing	Tonsils and defective nasal breathing	Other
1	738	123	857	247	66	359	....	....	....	....	......	....
	8,218	2,743	18,390	18,471	8,588	8,037	1,415	1,028	145	38	844	234
1	1	1	65	26	8	4	....	....	....	....	......	....
2	......	....	....	....	....	....	....	....	....	....	......	....
3	......	....	....	....	....	....	....	....	....	....	......	....
4	3	....	24	21	....	6	1	1	....	....	1	....
5	36	8	85	48	49	40	6	6	2	1	5	....
6	20	12	17	17	13	22	2	2	1	....	1	....
7	19	9	19	38	26	53	10	8	3	....	9	....
8	10	....	18	20	49	12	11	3	1	1	1	....
9	......	....	....	....	....	....	....	....	....	....	......	....
10	141	65	79	90	25	40	10	8	3	....	4	2
11	9	4	35	21	9	7	5	....	....	....	......	....
12	33	23	200	169	8	67	12	2	....	....	2	....
1	......	....	11	10	1	5	....	....	....	....	......	....
2	......	....	....	....	....	....	....	....	....	....	......	....
3	17	1	360	225	21	28	2	3	....	....	3	1
4	10	10	25	19	17	8	1	1	1	....	2	....
5	2	2	42	3	4	10	8	....	....	....	......	2
6	28	28	96	34	42	10	5	4	....	....	6	1
7	57	16	254	124	23	71	17	15	1	1	14	....
8	16	2	349	63	17	63	19	16	2	....	14	....
1	6	5	15	....	25	8	3	3	....	....	2	....
2	......	....	....	....	....	....	....	....	....	....	......	....
3	......	....	157	....	....	11	4	4	....	....	4	....
4	198	3	645	63	198	193	65	....	22	1	64	15
5	35	35	124	20	40	104	72	71	3	....	59	39
6	175	156	95	246	16	60	39	50	....	....	11	....
7	......	....	....	....	....	....	....	....	....	....	......	....
8	......	....	....	....	....	....	....	....	....	....	......	....
9	......	....	....	....	....	....	....	....	....	....	......	....
10	25	27	54	18	....	30	8	6	....	1	6	....
11	480	78	468	110	175	131	34	52	17	2	19	14
12	......	....	....	....	....	....	....	....	....	....	......	....
13	......	....	....	....	....	....	....	....	....	....	......	....
14	20	20	77	6	7	6	3	....	....	....	......	....
15	1	....	....	15	....	....	....	....	....	....	......	....
16	27	....	48	5	....	45	....	....	....	....	......	....
17	8	8	5	10	7	7	3	5	2	....	5	....
18	124	3	48	23	17	104	....	....	....	....	......	....
19	......	....	76	....	44	....	....	....	....	....	......	....
20	37	37	54	34	37	....	....	....	....	....	......	....
	1,538	553	3,545	1,478	878	1,145	340	260	58	7	232	74
	20,288	5,484	54,921	34,642	21,147	17,061	3,674	2,988	405	82	2,490	676

Courtesy Toronto Board of Education

Lunch Time

Open-air class at Orde Street School (open to pupils with heart trouble, chorea, tubercular contacts, and those with poor resistance to disease).

THE PUBLIC SCHOOLS

TABLE 6—AGE-GRADE DISTRIBUTION, MAY, 1942

(A) ALL SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades	Per cent of Total Enrol-ment
KINDERGARTEN......	Boys	44	3,568	2,925	145	8	......	......	......	......	......	......	......	......	......	......	......	6,690		
	Girls	24	3,471	2,635	109	7	2	......	......	......	......	......	......	......	......	......	......	6,248	12,938	3.0
KINDERGARTEN-PRIMARY...........	Boys	8	1,374	2,350	461	80	16	3	2	1	......	......	......	......	......	......	......	4,295		
	Girls	14	1,384	2,213	379	64	9	2	2	......	......	......	......	......	......	......	......	4,067	8,362	2.0
GRADE I..............	Boys	8	965	12,424	13,798	3,685	927	288	101	55	22	7	2	......	1	1	......	32,284		
	Girls	9	1,085	12,090	11,817	2,443	534	148	66	20	9	7	1	1	1	......	......	28,231	60,515	14.2
GRADE II.............	Boys	......	2	370	8,567	11,678	4,282	1,504	493	259	69	24	7	1	1	......	......	27,257		
	Girls	......	5	529	9,584	10,593	2,917	801	241	75	28	8	1	3	......	1	......	24,786	52,043	12.2
GRADE III............	Boys	......	......	7	487	7,060	9,178	4,760	1,843	650	226	72	18	4	......	......	......	24,305		
	Girls	......	......	9	727	7,337	10,196	3,199	1,046	292	107	27	7	2	1	1	......	22,951	47,256	11.1
GRADE IV.............	Boys	......	......	......	8	968	6,311	10,084	5,014	2,149	767	231	53	7	1	......	......	25,593		
	Girls	......	......	......	29	1,358	8,693	9,599	3,507	1,177	346	108	30	6	1	......	......	24,854	50,447	11.8
GRADE V..............	Boys	......	......	......	3	16	1,292	7,348	12,392	5,514	2,183	789	157	17	1	......	......	29,712		
	Girls	......	......	......	4	52	1,825	8,733	9,341	3,771	1,240	382	83	16	1	......	1	25,449	55,161	12.9
GRADE VI.............	Boys	......	......	......	......	1	37	1,517	7,120	8,673	4,576	1,839	419	31	2	......	......	24,215		
	Girls	......	......	......	......	1	75	2,112	8,482	8,390	3,547	1,168	290	24	2	1	1	24,093	48,308	11.3
GRADE VII............	Boys	......	......	......	......	......	3	63	1,922	6,410	7,018	3,882	1,299	152	18	1	2	20,770		
	Girls	......	......	......	......	......	5	113	2,716	7,887	6,713	2,896	901	105	5	......	1	21,342	42,112	9.9
GRADE VIII...........	Boys	......	......	......	......	......	......	1	144	2,454	6,942	6,279	3,394	781	68	5	2	20,070		
	Girls	......	......	......	......	......	......	2	196	3,610	8,112	5,984	2,648	571	59	6	1	21,189	41,259	9.7
GRADE IX.............	Boys	......	......	......	......	......	......	......	......	20	206	468	315	78	10	1	......	1,098		
	Girls	......	......	......	......	......	......	......	......	25	381	852	635	143	32	6	1	2,075	3,173	.7
GRADE X..............	Boys	......	......	......	......	......	......	......	......	1	11	73	181	83	26	6	2	383		
	Girls	......	......	......	......	......	......	......	......	3	24	181	380	188	51	12	8	847	1,230	.4
JR. AUXILIARY CLASSES...........	Boys	......	1	4	35	85	167	232	315	365	333	382	300	57	9	3	1	2,289		
	Girls	......	......	4	15	38	99	118	162	199	162	150	114	22	6	1	......	1,090	3,379	.8
TOTALS BY SEXES....	Boys	60	5,910	18,080	23,504	23,581	22,213	25,800	29,346	26,551	22,353	14,046	6,145	1,211	137	17	7	218,961		
	Girls	47	5,945	17,480	22,664	21,893	24,355	24,827	25,759	25,449	20,669	11,763	5,090	1,081	159	28	13	207,222		
GRAND TOTALS.......	......	107	11,855	35,560	46,168	45,474	46,568	50,627	55,105	52,000	43,022	25,809	11,235	2,292	296	45	20	426,183		

Heavy lines denote ideal age spread for each grade.

(B) URBAN SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN............	Boys	5	3,528	2,913	141	8	......	......	......	......	......	......	......	......	......	......	......	6,595	
	Girls	24	3,436	2,600	96	7	2	......	......	......	......	......	......	......	......	......	......	6,165	12,760
KINDERGARTEN-PRIMARY..	Boys	7	1,068	1,857	375	44	8	2	2	1	......	......	......	......	......	......	......	3,364	
	Girls	13	1,062	1,714	294	34	3	1	2	......	......	......	......	......	......	......	......	3,123	6,487
GRADE I....................	Boys	......	152	6,260	7,548	1,878	383	90	22	9	2	1	......	......	......	......	......	16,345	
	Girls	......	165	6,357	6,678	1,226	226	44	18	2	2	1	......	......	1	......	......	14,720	31,065
GRADE II....................	Boys	......	......	118	5,013	6,686	2,198	718	192	139	15	8	1	......	......	......	......	15,088	
	Girls	......	1	161	5,614	6,214	1,577	376	92	25	5	1	1	......	......	......	......	14,067	29,155
GRADE III....................	Boys	......	......	......	187	3,941	4,464	2,583	939	276	79	26	7	1	......	......	......	12,503	
	Girls	......	......	......	294	3,688	5,896	1,805	550	117	45	11	3	1	......	1	......	12,411	24,914
GRADE IV....................	Boys	......	......	......	4	611	3,436	5,726	2,822	1,182	360	104	21	2	......	......	......	14,268	
	Girls	......	......	......	9	821	5,053	5,602	2,038	665	171	49	11	......	1	......	......	14,420	28,688
GRADE V....................	Boys	......	......	......	......	6	819	4,473	8,358	3,267	1,157	422	77	6	......	......	......	18,585	
	Girls	......	......	......	......	19	1,124	5,358	5,590	2,236	724	207	44	9	......	......	......	15,311	33,896
GRADE VI....................	Boys	......	......	......	......	......	16	923	4,261	5,050	2,626	1,137	270	14	1	......	......	14,298	
	Girls	......	......	......	......	......	28	1,246	5,180	5,062	2,121	755	176	15	2	......	......	14,585	28,883
GRADE VII....................	Boys	......	......	......	......	......	......	22	1,127	3,928	4,106	2,468	887	92	12	......	1	12,643	
	Girls	......	......	......	......	......	......	39	1,617	4,790	4,117	1,871	637	69	4	......	1	13,145	25,788
GRADE VIII....................	Boys	......	......	......	......	......	......	......	43	1,444	4,052	3,708	2,098	502	35	4	......	11,886	
	Girls	......	......	......	......	......	......	......	75	2,191	4,814	3,543	1,647	343	29	3	1	12,646	24,532
GRADE IX....................	Boys	......	......	......	......	......	......	......	......	4	77	203	164	25	6	1	......	480	
	Girls	......	......	......	......	......	......	......	......	5	171	471	412	85	23	4	......	1,171	1,651
GRADE X....................	Boys	......	......	......	......	......	......	......	......	......	......	20	60	27	13	4	2	126	
	Girls	......	......	......	......	......	......	......	......	......	1	65	219	108	36	10	7	446	572
JR. AUXILIARY CLASSES.....	Boys	......	1	4	31	75	150	212	281	331	301	359	290	54	9	3	1	2,102	
	Girls	......	......	4	14	34	90	110	149	181	148	135	105	21	6	1	......	998	3,100
TOTALS BY SEXES..........	Boys	12	4,749	11,152	13,299	13,249	11,474	14,749	18,047	15,631	12,775	8,456	3,875	723	76	12	4	128,283	
	Girls	37	4,664	10,836	12,999	12,043	13,999	14,581	15,311	15,274	12,319	7,109	3,255	651	102	19	9	123,208	
GRAND TOTALS.............	......	49	9,413	21,988	26,298	25,292	25,473	29,330	33,358	30,905	25,094	15,565	7,130	1,374	178	31	13	251,491	

(C) RURAL SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and gver	Totals	Totals by Grades
KINDERGARTEN............	Boys	......	39	40	12	4	......	......	......	......	......	......	......	......	......	......	......	95	178
	Girls	......	35	35	13	......	......	......	......	......	......	......	......	......	......	......	......	83	
KINDERGARTEN-PRIMARY..	Boys	1	306	493	86	36	8	1	......	......	......	......	......	......	......	......	......	931	1,875
	Girls	1	322	499	85	30	6	1	......	......	......	......	......	......	......	......	......	944	
GRADE I....................	Boys	8	813	6,164	6,250	1,807	544	198	79	46	20	6	2	......	1	1	......	15,939	29,450
	Girls	9	920	5,733	5,139	1,217	308	104	48	18	7	6	1	1	......	......	......	13,511	
GRADE II....................	Boys	......	2	252	3,554	4,992	2,084	786	301	120	54	16	6	1	1	......	......	12,169	22,888
	Girls	......	4	368	3,970	4,379	1,340	425	149	50	23	7	......	3	......	1	......	10,719	
GRADE III....................	Boys	......	......	7	300	3,119	4,714	2,177	904	374	147	46	11	3	......	......	......	11,802	22,342
	Girls	......	......	9	433	3,649	4,300	1,394	496	175	62	16	4	1	1	......	......	10,540	
GRADE IV....................	Boys	......	......	......	4	357	2,875	4,358	2,192	967	407	127	32	5	1	......	......	11,325	21,759
	Girls	......	......	......	20	537	3,640	3,997	1,469	512	175	59	19	6	......	......	......	10,434	
GRADE V....................	Boys	......	......	......	3	10	473	2,875	4,034	2,247	1,026	367	80	11	1	......	......	11,127	21,265
	Girls	......	......	......	4	33	701	3,375	3,751	1,535	516	175	39	7	1	......	1	10,138	
GRADE VI....................	Boys	......	......	......	......	1	21	594	2,859	3,623	1,950	702	149	17	1	......	......	9,917	19,425
	Girls	......	......	......	......	1	47	866	3,302	3,328	1,426	413	114	9	......	1	1	9,508	
GRADE VII....................	Boys	......	......	......	......	......	3	41	795	2,482	2,912	1,414	412	60	6	1	1	8,127	16,324
	Girls	......	......	......	......	......	5	74	1,099	3,097	2,596	1,025	264	36	1	......	......	8,197	
GRADE VIII....................	Boys	......	......	......	......	......	......	1	101	1,010	2,890	2,571	1,296	279	33	1	2	8,184	16,727
	Girls	......	......	......	......	......	......	2	121	1,419	3,298	2,441	1,001	228	30	3	......	8,543	
GRADE IX....................	Boys	......	......	......	......	......	......	......	......	16	129	265	151	53	4	......	......	618	1,522
	Girls	......	......	......	......	......	......	......	......	20	210	381	223	58	9	2	1	904	
GRADE X....................	Boys	......	......	......	......	......	......	......	......	1	11	53	121	56	13	2	......	257	658
	Girls	......	......	......	......	......	......	......	......	3	23	116	161	80	15	2	1	401	
JR. AUXILIARY CLASSES.....	Boys	......	......	......	4	10	17	20	34	34	32	23	10	3	......	......	......	187	279
	Girls	......	......	......	1	4	9	8	13	18	14	15	9	1	......	......	......	92	
TOTALS BY SEXES...........	Boys	9	1,160	6,956	10,213	10,336	10,739	11,051	11,299	10,920	9,578	5,590	2,270	488	61	5	3	90,678	
	Girls	10	1,281	6,644	9,665	9,850	10,356	10,246	10,448	10,175	8,350	4,654	1,835	430	57	9	4	84,014	
GRAND TOTALS.............	......	19	2,441	13,600	19,878	20,186	21,095	21,297	21,747	21,095	17,928	10,244	4,105	918	118	14	7	174,692	

TABLE 7—SURVEY OF

Number of schools having certain accommodations,

I—RURAL SCHOOLS (not

Inspectorate	No. of Schools reporting	Accommodations								
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				Grounds Improvement Plan
						Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	
(A) Public Schools of the County Inspectorates										
1 Brant and Norfolk (in part)	76	67	2	...	13	67	53	20	11	14
2 Bruce East, Grey (in part), Huron (in part)	78	8	...	...	18	74	40	36	15	35
3 Bruce West	74	10	...	...	9	66	45	29	7	32
4 Carleton	104	50	1	1	18	80	77	28	6	54
5 Dufferin	80	4	...	2	15	73	51	36	22	31
6 Dundas	66	32	1	1	4	63	48	18	5	23
7 Durham (in part) and City of Oshawa	45	15	...	...	4	40	35	15	11	19
8 Elgin and City of St. Thomas	103	83	2	1	38	97	65	47	28	32
9 Essex No. 1	62	49	1	...	36	62	45	25	13	30
10 Essex No. 2	49	40	...	...	19	46	32	17	12	19
11 Frontenac North and Addington	58	3	...	...	4	29	43	15	3	19
12 Frontenac South and Lennox (in part)	77	16	...	...	3	49	65	13	5	14
13 Frontenac South and City of Kingston	30	20	...	...	2	17	13	17	....	10
14 Glengarry (in part) and Prescott (in part)	72	5	...	...	17	51	50	14	5	37
15 Grenville	62	13	...	...	2	59	41	22	11	20
16 Grey East	85	10	...	...	13	78	61	24	20	34
17 Grey North, Bruce North, and City of Owen Sound	53	10	...	...	7	54	28	28	12	26
18 Grey South	78	9	...	...	9	78	32	46	....	10
19 Haldimand	71	54	...	...	18	60	50	23	12	29
20 Halton	61	48	1	...	4	56	30	31	12	35
21 Hastings Centre	75	14	...	...	3	57	61	15	4	16
22 Hastings North, Nipissing (in part) and Renfrew (in part)	74	.....	...	...	4	40	35	39	....	26
23 Hastings South and City of Belleville	35	17	1	...	7	22	26	6	5	14
24 Huron North	81	11	...	...	21	80	54	26	15	72
25 Huron South	74	42	...	...	26	39	52	22	11	8
26 Kent	137	112	...	...	48	129	126	11	17	90
27 Kent (in part)	2	2	...	...	1	2	1	1	....	.....
28 Lambton No. 1	85	53	...	...	6	82	39	44	11	46
29 Lambton No. 2	83	34	...	...	18	76	50	32	8	28
30 Lanark	110	4	...	...	7	77	100	10	7	46
31 Leeds No. 1	69	24	...	...	4	54	55	14	8	16
32 Leeds No. 2	65	10	...	...	3	53	57	7	3	5
33 Lennox (in part)	55	4	1	...	1	37	55	2	12	23
34 Lincoln	52	46	4	...	19	50	51	1	33	28
35 Middlesex East	87	87	5	...	....	87	75	15	....	20
36 Middlesex West	90	49	...	...	10	81	34	45	21	31
37 Norfolk (in part)	75	50	1	2	20	58	52	23	13	26
38 Northumberland	82	39	2	2	4	70	32	49	1	45
39 Northumberland and Durham	68	24	2	1	10	61	37	36	11	34
40 Ontario North and York (in part)	73	17	1	...	19	64	55	13	5	22
41 Ontario South	60	31	4	1	15	56	39	27	15	21
42 Oxford North, City of Woodstock	58	57	...	...	15	50	56	3	26	42
43 Oxford South and Norfolk (in part)	59	54	...	3	14	53	49	17	15	26
44 Peel	73	38	2	...	17	71	50	30	21	24
45 Perth North, and Wellington (in part)	84	22	...	...	16	78	56	34	7	39
46 Perth South, City of Stratford	42	15	...	...	5	37	31	10	7	24
47 Peterborough East	60	7	...	...	7	41	34	26	3	32
48 Peterborough West and Victoria East	65	9	...	...	10	36	41	3	....	25
49 Prescott and Russell No. 1	41	10	1	1	3	27	27	12	....	8
50 Prescott and Russell No. 2	1	.....	...	...	....	.....	1	.....	....	1
51 Prescott and Russell No. 3	8	1	...	...	....	1	8	.....	....	4
52 Prescott and Russell No. 4; Glengarry (in part)	12	.....	...	...	....	2	10	2	....	.....
53 Prince Edward	67	9	...	...	....	51	47	20	5	19
54 Renfrew North	74	3	3	1	9	66	40	39	18	55
55 Renfrew South	80	2	1	...	3	56	47	33	5	27
56 Simcoe Centre	66	24	...	...	16	54	42	27	20	32
57 Simcoe East and Muskoka (in part)	47	21	...	...	21	42	26	18	11	26
58 Simcoe North No. 1	6	.....	...	...	....	4	4	1	1	3
59 Simcoe North No. 2		Ur	ban	O	nly					
60 Simcoe South and York (in part)	72	17	2	...	11	68	21	53	6	35
61 Simcoe West and Grey (in part)	58	4	...	...	13	49	41	18	10	18
62 Stormont	73	23	...	...	9	54	69	4	....	21
63 Victoria West	65	8	...	...	18	52	48	22	5	17
64 Waterloo No. 1	56	39	1	...	18	42	44	12	4	37
65 Waterloo No. 2	28	23	...	...	14	26	15	13	6	17
66 Welland East; City of Niagara Falls	11	9	1	...	3	11	8	4	6	4
67 Welland South	18	12	1	...	2	15	17	2	3	14
68 Welland (in part); City of Welland	55	50	1	2	9	50	46	14	17	26
69 Wellington North	67	5	...	...	3	64	44	23	6	39
70 Wellington South, City of Guelph	55	27	3	1	7	52	24	31	....	30
71 Wentworth	72	62	4	2	13	72	56	16	12	42
72 York No. 1	72	51	1	2	15	66	59	16	7	39
73 York No. 2	7	6	1	...	5	7	5	4	2	4
74 York No. 3 and 4	2	2	...	...	....	2	2	.....	....	1
75 York No. 5		Sub	urb	an	Onl	y				
76 York No. 6	14	14	1	...	3	13	9	6	1	7
Totals	4,484	1,840	52	23	778	3,786	3,067	1,455	634	1,878

SCHOOL FACILITIES, JUNE 1943

facilities, and services as reported by the principals.

including large semi-urban and suburban)

Instructional Aids					Health and Sanitation															Members of Junior Red Cross
					Members of Health Unit				Non-members but all pupils exam'd by				Safe water Supply							
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse or M.D.	Dentist	Sanitary Inspection during this year	Hot Lunches Served	From School Well	Com'unity Water System	Bubbler Fountain	Water Cooler	Mechanical Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets	
3	6	...	2	...	18	13	18	1	13	1	46	19	65	3	10	8	26	67	51	61
...	2	...	3	...	...	...	...	...	14	...	48	25	73	1	3	9	8	68	55	67
...	...	...	...	...	7	...	...	7	5	...	52	22	72	...	2	3	14	66	58	71
2	3	2	10	2	...	...	...	...	29	...	74	30	95	3	10	28	11	92	39	87
...	...	...	1	...	2	...	...	...	18	...	34	28	52	7	3	12	9	74	43	79
2	1	...	...	...	66	66	...	1	...	...	66	18	66	...	...	31	...	56	43	66
...	...	...	1	...	...	...	...	...	...	...	9	3	28	6	6	14	10	43	23	41
1	2	...	5	...	...	...	...	...	...	...	103	20	80	11	7	14	28	95	53	89
...	...	...	8	...	16	7	60	...	13	...	26	4	51	14	17	3	12	59	50	51
...	...	...	8	...	...	...	...	...	4	3	20	5	43	3	4	12	9	44	27	49
...	...	2	2	...	...	...	...	...	4	...	46	27	16	13	2	24	...	36	4	50
...	...	...	...	...	...	...	...	...	9	1	38	8	41	1	4	17	...	58	12	67
...	...	...	7	...	...	...	...	...	5	...	...	7	20	...	...	...	...	30	8	26
...	...	...	1	...	62	62	...	...	...	...	62	12	34	...	...	36	...	63	19	71
...	...	...	1	...	...	...	...	...	...	...	32	12	62	...	...	34	...	37	7	56
...	...	...	...	...	...	...	...	...	43	...	63	20	59	...	1	6	...	73	70	79
1	...	...	...	...	17	15	15	2	17	...	20	29	50	...	2	9	7	53	27	52
...	...	...	...	...	...	...	...	...	36	1	29	16	66	1	...	10	11	62	28	36
...	...	...	7	...	...	...	...	...	25	1	36	18	63	...	1	6	15	64	35	56
...	...	...	6	...	9	7	5	9	16	6	43	24	47	4	8	10	3	57	41	52
...	...	...	...	...	13	1	13	...	16	...	56	12	44	13	1	19	11	67	32	58
...	...	...	...	...	17	17	...	...	...	...	74	8	52	...	...	12	...	...	25	67
1	...	...	1	...	...	...	...	...	...	18	11	6	29	...	5	9	1	34	27	29
...	...	...	3	...	15	...	...	15	1	2	81	8	76	4	2	2	...	77	47	73
...	...	...	...	...	...	...	...	...	6	...	74	5	69	3	...	11	...	59	51	72
...	1	...	14	...	...	...	...	...	10	...	137	10	120	13	20	...	26	131	63	136
...	...	...	1	...	...	...	...	...	...	...	2	...	2	...	1	...	...	2	2	1
...	...	...	4	...	...	...	...	...	...	...	75	20	69	7	4	2	22	78	29	85
1	1	1	5	1	8	...	8	...	16	1	67	16	64	1	3	10	1	72	13	74
...	...	...	...	...	...	...	...	...	16	4	72	38	55	...	2	33	...	100	48	97
3	2	2	1	...	...	...	...	...	33	2	39	19	42	13	3	21	7	65	20	62
...	...	...	...	...	...	...	...	...	5	...	29	13	21	...	3	35	1	56	8	59
...	...	...	1	...	...	...	...	...	...	...	28	10	14	...	...	41	...	51	2	42
4	1	1	9	...	18	18	...	...	...	...	18	9	39	8	16	3	18	48	40	50
2	2	...	10	...	...	...	...	...	2	...	87	50	85	6	4	...	...	10	...	40
...	...	...	5	...	...	...	...	...	39	...	60	10	64	6	3	16	28	81	28	82
1	1	2	5	...	...	...	...	...	...	...	46	12	66	...	7	29	33	62	45	61
...	...	...	8	...	...	...	...	...	...	...	82	24	79	3	4	69	2	77	43	81
...	...	...	1	...	...	...	...	...	1	...	49	19	39	...	1	32	...	66	39	67
...	...	...	4	...	7	...	7	7	43	4	73	18	67	1	4	17	9	67	43	56
1	1	1	6	...	11	1	11	1	7	...	29	10	48	5	18	6	17	58	43	51
1	2	...	12	...	58	58	58	...	...	...	58	25	54	3	10	11	3	52	41	58
1	2	...	2	...	46	45	46	1	13	2	43	...	53	3	11	13	18	58	27	52
1	...	...	3	...	21	21	10	...	15	...	65	20	58	8	15	18	14	65	63	56
1	...	...	2	...	17	...	17	2	25	3	60	8	64	...	2	10	12	72	59	69
...	...	...	...	...	5	...	15	...	6	...	37	8	37	...	...	...	5	36	16	42
...	...	...	1	...	14	8	14	...	24	...	44	20	39	7	1	19	5	54	20	36
...	...	...	3	...	...	...	...	...	...	...	29	7	35	2	2	10	2	34	18	42
1	1	...	3	...	5	...	3	2	6	...	17	7	27	1	4	13	7	39	17	34
...	...	...	...	...	...	...	...	...	1	...	1	...	...	...	...	...	...	1	...	1
...	...	...	1	...	...	...	...	...	...	...	8	...	3	2	1	5	...	8	3	3
...	...	...	...	...	12	5	12	...	...	...	8	...	2	...	2	...	...	9	2	2
...	...	...	...	...	...	...	...	...	28	...	48	8	16	2	...	31	6	54	27	46
2	...	1	...	...	6	...	6	...	31	...	19	17	33	16	1	29	24	64	53	69
...	...	...	...	...	6	1	6	1	19	1	17	10	43	8	1	13	16	68	26	56
1	...	2	2	...	...	...	...	...	15	2	66	13	48	6	6	23	12	62	51	49
...	...	5	3	...	8	...	8	7	6	6	28	12	31	8	...	12	10	45	35	43
...	...	1	...	...	...	...	...	...	...	...	...	...	4	...	...	1	1	5	5	2
2	2	3	6	...	...	...	...	...	30	2	38	16	54	5	5	17	20	66	61	59
...	...	1	...	...	...	...	...	...	20	...	17	8	55	3	6	8	...	46	37	58
...	...	...	2	...	73	73	...	...	...	...	73	4	55	4	4	42	13	64	36	67
...	...	...	3	...	...	...	...	...	...	...	39	12	50	...	2	10	1	45	33	60
2	2	...	14	...	1	1	...	...	40	...	56	6	49	...	13	8	3	50	35	54
2	...	...	9	...	10	10	10	...	...	...	28	3	25	...	4	2	2	27	20	27
1	1	...	2	...	5	5	1	1	...	...	...	2	7	4	2	4	3	11	11	7
...	...	...	2	...	7	7	...	...	...	...	18	1	15	...	1	4	2	17	14	16
1	...	...	10	...	12	12	12	3	18	2	25	7	49	5	7	4	11	52	45	44
...	...	...	...	...	15	...	15	...	...	...	55	14	64	...	...	...	...	55	47	62
2	1	...	8	...	...	...	...	...	55	...	55	28	52	2	6	10	...	53	38	51
4	1	...	19	...	51	51	24	...	9	...	54	26	66	3	19	15	25	71	55	67
2	...	...	10	...	...	...	...	...	3	3	41	13	64	2	10	15	16	71	49	62
2	...	...	1	...	2	2	2	...	3	...	7	2	3	3	3	...	2	6	6	6
...	...	...	...	...	...	...	...	...	2	...	2	...	2	...	...	1	...	2	...	...
1	...	1	7	...	6	9	7	...	7	1	2	...	10	5	5	4	2	14	16	11
49	35	25	265	3	666	515	403	60	821	66	3,094	961	3,395	252	321	1,005	574	3,834	2,307	3,860

TABLE 7—SURVEY OF

I—RURAL SCHOOLS (not

Inspectorate	No. of Schools reporting	Accommodations								Grounds Improvement Plan
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				
						Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	
(B) Public Schools of the District Inspectorates										
1 Division No. I	42	11	2	...	17	31	32	10	....	16
2 " " II	60	2	2	...	17	50	45	15	53	8
3 " " III (includes City of Fort William)	47	10	...	...	9	30	9	38	5	21
4 " " IV (includes City of Port Arthur)	51	23	4	...	10	40	8	43	10	11
5 " " V (includes City of Sault Ste. Marie)	40	10	...	...	2	30	33	7	16	20
6 " " VI	49	10	3	...	6	42	20	29	10	11
7 " " VII (Part 1) (includes City of Sudbury)	34	7	...	...	8	24	8	24	4	13
8 " " VII (Part 2)	8	1	...	...	1	1	5	3	....	1
9 " " VII (Part 3)	29	2	...	1	1	8	15	8	4	11
10 " " VIII	72	5	1	...	15	51	49	25	7	45
11 " " IX (Part 1)	34	3	...	...	4	32	3	30	8	14
12 " " IX (Part 2)	2	....	...	...	....	2	1	1	1	1
13 " " X (Part 1)	16	9	...	...	6	16	7	11	8	10
14 " " X (Part 2)	4	....	...	...	....	3	....	4	4	....
15 " " XI	31	3	1	...	4	24	7	25	10	16
16 " " XII (Part 1)	44	4	1	...	16	38	11	34	14	18
17 " " XII (Part 2)	1	....	...	...	....	....	1	....	....	....
18 " " XIII (Part 1) (includes City of North Bay)	57	8	...	...	8	34	24	33	10	39
19 " " XIII (Part 2)	19	....	...	...	....	7	....	19	....	7
20 " " XIV	54	10	...	...	5	29	39	14	9	35
21 " " XV	59	7	1	...	4	36	37	26	7	10
22 " " XVI	52	21	...	...	7	40	22	35	11	26
23 " " XVII	50	6	...	...	8	33	39	14	4	15
Totals—District Inspectorates	854	152	15	1	148	605	415	448	195	348
Totals—All Rural Public Schools	5,338	1,992	67	24	926	4,391	3,482	1,903	829	2,226

II—URBAN SCHOOLS (including

(A) Public Schools of the County Inspectorates										
1 Brant and Norfolk (in part)	1	1	1	...	1	1	1	....	....	1
2 Bruce East, Grey (in part), Huron (in part)	4	4	1	2	2	4	4	....	3	2
3 Bruce West	8	7	1	3	3	8	8	4	4	3
4 Carleton	4	4	1	1	4	4	3	1	1	4
5 Dufferin	3	3	...	1	3	3	3	1	2	2
6 Dundas	4	4	1	1	1	3	3	1	....	1
7 Durham (in part) and City of Oshawa	10	10	1	1	10	10	8	9	7	10
8 Elgin and City of St. Thomas	13	12	2	...	9	13	9	2	2	7
9 Essex No. 1	8	8	2	2	5	8	3	6	3	3
10 Essex No. 2	3	3	...	1	3	3	3	2	2	1
11 Frontenac North and Addington		No	Ur	ban	Sch	ools				
12 Frontenac South and Lennox (in part)	2	2	...	...	....	2	2	....	....	2
13 Frontenac South and City of Kingston	8	8	5	...	8	8	....	8	....	8
14 Glengarry (in part) and Prescott (in part)	3	3	...	...	....	3	3	....	....	3
15 Grenville	4	4	1	1	3	3	4	2	2	1
16 Grey East	3	3	...	...	....	3	3	....	3	2
17 Grey North, Bruce North, and City of Owen Sound	9	6	...	...	6	9	8	4	5	2
18 Grey South	6	6	1	...	6	6	6	....	1	2
19 Haldimand	5	5	...	...	4	5	5	1	1	2
20 Halton	8	8	2	...	6	8	7	1	3	7
21 Hastings Centre	3	3	...	...	....	3	3	....	....	2
22 Hastings North, Nipissing (in part) and Renfrew (in part)	3	3	1	...	2	3	3	....	....	....
23 Hastings South and City of Belleville	7	7	7	...	6	7	7	....	3	4
24 Huron North	4	3	...	...	3	4	3	1	2	....
25 Huron South	5	5	...	...	3	4	5	....	....	....
26 Kent	10	10	...	...	6	10	9	1	2	2
27 Kent (in part)		No	Ur	ban	Sch	ools				
28 Lambton No. 1	5	5	...	...	1	4	4	1	....	2
29 Lambton No. 2	7	7	...	...	5	7	7	....	....	2
30 Lanark	10	9	...	...	8	10	10	....	1	8
31 Leeds No. 1	3	3	1	...	1	3	3	....	....	....
32 Leeds No. 2	6	6	...	...	1	5	6	....	....	....
33 Lennox (in part)	3	3	1	...	1	3	3	3	2	2
34 Lincoln	6	6	2	...	3	6	6	....	6	4
35 Middlesex East	1	1	...	...	....	1	1	....	1	....
36 Middlesex West	6	6	...	1	2	6	6	....	2	3
37 Norfolk (in part)	6	6	...	...	....	6	6	2	4	2
38 Northumberland	4	4	...	...	....	4	4	....	....	3
39 Northumberland and Durham	7	7	1	...	2	6	7	3	2	4
40 Ontario North and York (in part)	4	4	1	1	4	4	3	1	....	1
41 Ontario South	4	4	2	1	4	4	2	4	2	2
42 Oxford North, City of Woodstock	7	7	...	...	5	7	7	....	6	1
43 Oxford South and Norfolk (in part)	4	4	...	...	3	4	4	....	1	1
44 Peel	9	9	...	1	4	9	8	5	7	6
45 Perth North, and Wellington (in part)	3	3	1	...	2	3	3	1	1	2
46 Perth South, City of Stratford	8	8	3	...	8	8	8	2	5	1
47 Peterborough East	3	3	...	...	3	1	3	1	....	1

SCHOOL FACILITIES, JUNE 1943

including large semi-urban and suburban)

Instructional Aids					Health and Sanitation															Members of Junior Red Cross
					Members of Health Unit				Non-members but all pupils exam'd by		Sanitary Inspection during this year	Hot Lunches Served	Safe water Supply		Bubbler Fountain	Water Cooler	Mechanical Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets	
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse or M.D.	Dentist			From School Well	Com'unity Water System						
2	2	1	3	....	4	....	4	2	25	...	34	5	24	7	1	15	5	35	22	36
...	...	...	....	....	....	....	....	...	2	1	15	14	57	3	2	27	7	49	16	42
...	...	...	1	....	7	7	7	...	31	...	25	11	32	.....	3	27	2	37	10	32
1	1	...	4	....	13	13	....	...	18	1	37	18	35	8	8	32	4	39	17	47
...	...	...	10	....	21	21	21	...	......	...	40	30	39	1	3	5	9	40	32	40
1	...	1	4	....	5	4	5	4	17	7	13	3	16	7	10	13	13	35	16	29
...	...	4	6	1	....	....	....	...	1	...	10	1	17	3	2	16	11	28	23	31
...	...	...	1	....	....	....	....	...	......	...	.....	.....	4	.....	1	2	4	4	7	3
...	1	...	1	....	8	3	8	1	8	...	12	1	17	3	4	10	6	20	12	13
...	...	...	....	....	44	39	5	...	6	...	20	20	41	1	3	20	13	59	35	72
...	2	...	1	....	3	1	3	3	12	8	2	11	17	7	2	8	6	25	14	20
...	...	...	....	....	....	....	....	...	2	2	.....	.....	.....	.....	....	1	....	1	.....	1
1	...	2	3	....	3	3	3	3	8	4	7	6	7	3	3	7	9	14	13	13
...	...	...	....	....	....	....	....	...	......	...	1	1	4	.....	....	.....	1	4	.....	.....
...	1	...	....	....	9	14	6	2	14	4	4	12	19	3	3	9	6	26	16	25
...	...	...	3	....	20	35	21	1	19	1	21	18	25	6	4	12	12	40	22	30
...	...	...	....	....	1	1	1	...	......	...	1	1	1	.....	....	1	....	1	.....	.....
2	...	1	1	....	19	24	7	...	19	...	25	26	23	13	4	27	3	55	12	54
...	...	...	....	....	....	....	....	...	7	...	11	.....	15	.....	....	3	....	18	2	10
...	...	...	2	....	16	16	....	...	27	...	25	17	40	.....	3	8	....	51	16	54
1	1	1	2	....	15	....	15	...	9	2	13	11	20	2	3	22	....	56	32	44
...	...	...	4	....	....	....	....	...	......	...	19	27	31	8	7	11	7	50	39	46
...	...	...	6	....	1	1	....	...	30	...	31	6	24	2	2	7	5	45	24	39
8	8	10	52	1	189	182	106	16	255	30	366	239	508	77	68	283	123	732	380	681
57	43	35	317	4	855	697	509	76	1,076	96	3,460	1,200	3,903	329	389	1,288	697	4,566	2,681	4,541

large semi-urban and suburban schools)

1	1	...	1	....	1	1	....	...	......	...	1	.....	.....	1	1	.....	1	1	1	1
...	...	...	2	....	2	1	1	...	......	...	3	.....	1	3	4	.....	2	4	4	4
...	...	...	1	....	2	1	2	2	5	1	6	1	4	4	6	2	6	8	7	8
2	2	2	3	....	....	....	....	...	4	...	4	.....	1	3	3	1	3	4	4	4
1	...	...	1	....	....	....	....	...	1	1	3	.....	.....	3	3	.....	1	3	3	3
...	...	...	....	....	4	4	....	...	......	...	4	1	.....	4	4	.....	....	3	4	4
2	1	...	5	....	10	10	8	8	......	...	10	.....	.....	10	10	.....	3	10	10	10
12	1	...	4	....	6	6	....	6	......	...	13	.....	4	9	13	1	6	13	10	11
3	1	...	2	....	4	2	6	1	2	...	3	.....	2	6	6	.....	2	7	7	6
3	...	...	3	....	....	....	....	...	......	...	1	.....	.....	3	3	.....	7	3	3	3
...	...	...	....	....	....	....	....	...	......	...	1	.....	2	.....	....	1	....	1	.....	2
8	7	...	8	....	8	8	8	8	......	...	8	1	.....	8	8	.....	8	8	8	8
...	...	...	2	....	3	3	....	...	......	...	3	.....	2	1	1	1	....	3	3	3
1	...	...	2	....	....	....	....	...	......	...	2	.....	2	2	2	2	2	4	4	4
...	1	...	....	....	....	....	....	...	1	...	2	.....	1	2	3	.....	....	3	3	2
1	...	...	4	....	8	7	8	6	1	...	9	.....	3	6	6	3	4	7	6	8
...	...	...	....	....	....	....	....	...	2	...	2	.....	2	4	6	.....	1	6	6	6
4	...	...	2	....	....	....	....	...	5	...	2	1	4	1	2	.....	1	5	5	4
2	...	...	5	....	8	8	6	...	2	1	6	.....	.....	8	8	.....	3	8	8	8
1	...	...	....	....	....	....	....	...	......	...	3	.....	2	3	....	.....	3	3	3	2
...	...	...	....	....	....	....	....	...	......	...	3	.....	.....	3	3	.....	....	3	3	3
3	2	2	5	3	6	6	....	4	......	...	.....	.....	1	6	7	.....	5	7	7	7
2	1	...	....	....	....	....	....	...	2	2	4	.....	1	3	3	.....	....	4	3	4
...	...	...	....	....	....	....	....	...	......	...	5	.....	.....	5	4	.....	....	5	5	5
...	1	...	4	....	2	2	....	...	......	...	10	.....	3	7	10	.....	3	10	10	10
...	...	...	....	....	....	....	....	...	1	...	2	.....	3	2	2	.....	1	5	4	5
2	...	...	....	....	1	....	1	...	1	...	3	.....	3	4	5	.....	....	7	2	7
4	5	4	3	....	1	1	....	...	5	...	5	1	.....	9	9	1	5	10	10	8
1	1	...	....	....	....	....	....	...	1	...	2	.....	2	1	2	1	1	3	3	3
...	1	...	1	....	5	5	....	5	......	...	1	.....	1	5	5	.....	....	6	5	5
1	...	...	1	....	....	....	....	...	1	...	1	.....	1	1	1	1	....	3	3	3
1	1	...	1	....	6	6	....	...	......	...	5	.....	.....	6	6	.....	4	6	6	6
...	...	...	....	....	....	....	....	...	1	...	1	.....	1	.....	....	.....	....	.....	1	1
2	...	...	2	1	1	1	1	1	2	3	.....	.....	3	3	3	2	2	6	4	6
...	...	1	....	....	3	3	....	...	......	...	4	1	2	.....	5	1	2	6	5	5
...	...	...	....	....	....	....	....	...	......	...	3	.....	2	2	3	1	2	4	2	4
...	...	...	3	....	....	....	....	...	1	...	2	.....	2	5	6	.....	6	7	7	7
...	1	...	2	....	....	....	....	...	......	...	4	1	4	.....	4	.....	3	4	4	3
2	1	...	4	....	2	2	3	...	1	...	3	.....	1	3	4	.....	4	4	4	4
...	...	...	7	1	7	7	2	...	......	...	7	.....	.....	6	6	1	5	7	7	7
1	...	...	2	....	3	3	3	...	1	...	3	.....	.....	4	4	.....	4	4	4	3
4	2	...	3	....	7	7	3	...	2	...	8	.....	1	8	9	.....	5	9	9	8
2	1	...	....	....	....	....	....	...	......	...	2	.....	.....	3	3	.....	3	3	3	3
6	3	...	2	2	8	8	8	8	3	2	5	.....	.....	8	7	.....	8	8	8	8
...	...	...	....	....	....	....	....	...	2	...	3	.....	2	1	3	.....	....	3	3	2

TABLE 7—SURVEY OF

II—URBAN SCHOOLS (including

Inspectorate	No. of Schools reporting	Accommodations								Grounds Improvement Plan
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				
						Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	
(A) Public Schools of the County Inspectorates (cont.)										
48 Peterborough West and Victoria East	8	8	...	...	6	6	8	.....	4	4
49 Prescott and Russell No. 1	3	3	...	...	....	3	2	1	2	1
50 Prescott and Russell No. 2		Ru	ral	Sc	hool	s only				
51 Prescott and Russell No. 3	1	1	...	...	....	1	1	.....	....	1
52 Prescott and Russell No. 4; Glengarry (in part)		Ru	ral	Sc	hool	s only				
53 Prince Edward	3	3	1	1	2	3	3	2	2	2
54 Renfrew North	2	2	1	...	1	2	2	1	1	1
55 Renfrew South	6	3	...	...	3	5	5	1	1	3
56 Simcoe Centre	5	5	...	...	3	4	4	2	4	2
57 Simcoe East and Muskoka	12	12	1	...	9	12	12	2	2	4
58 Simcoe North No. 1	1	.....	...	...	....	1	.....	1	....	.....
59 Simcoe North No. 2	....	.....	...	...	....	.....	.....	.....	....	.....
60 Simcoe South and York (in part)	4	4	...	...	....	4	4	.....	....	2
61 Simcoe West and Grey (in part)	5	5	1	...	4	5	5	2	2	5
62 Stormont	2	2	...	...	1	2	2	.....	....	1
63 Victoria West	2	2	...	...	2	2	2	.....	....	1
64 Waterloo No. 1	4	4	...	...	4	4	4	.....	4	3
65 Waterloo No. 2	5	5	...	...	....	5	4	2	3	5
66 Welland East; City of Niagara Falls	13	13	4	3	12	13	13	8	9	7
67 Welland South	15	15	1	...	13	15	15	12	12	4
68 Welland (in part); City of Welland	8	8	2	1	6	8	8	5	8	6
69 Wellington North	8	8	1	...	2	8	7	1	1	5
70 Wellington South; City of Guelph	10	10	2	...	8	10	10	.....	....	1
71 Wentworth	5	5	...	...	2	5	4	1	....	4
72 York No. 1	6	6	...	...	4	6	6	.....	1	4
73 York No. 2	16	16	11	8	15	16	16	6	9	9
74 York No. 3 and 4	21	21	16	8	19	21	21	.....	15	12
75 York No. 5	13	13	3	4	11	13	12	10	9	11
76 York No. 6	15	15	5	3	13	15	11	13	13	9
Totals	437	426	88	45	291	425	395	137	188	223
(B) Public Schools of the District Inspectorates										
1 Division No. I	7	7	...	...	7	7	7	.....	....	10
2 " " II	2	2	...	...	1	2	1	1	2	1
3 " " III (includes City of Fort William)	8	8	...	...	8	8	8	.....	8	8
4 " " IV (includes City of Port Arthur)	11	11	1	...	10	11	8	3	9	11
5 " " V (includes City of Sault Ste. Marie)	11	10	...	...	10	11	11	.....	11	11
6 " " VI	4	4	...	...	2	4	4	.....	1	3
7 " " VII (Part 1) (includes City of Sudbury)	10	9	1	1	4	9	8	5	6	7
8 " " VII (Part 2)		Ru	ral	Sc	hool	s only				
9 " " VII (Part 3)		Ru	ral	Sc	hool	s only				
10 " " VIII	5	3	...	...	4	4	3	3	2	4
11 " " IX (Part 1)	5	5	...	1	4	5	3	3	4	4
12 " " IX (Part 2)		Ru	ral	Sc	hool	s only				
13 " " X (Part 1)	7	7	2	1	7	7	6	1	7	7
14 " " X (Part 2)	....	.....	...	...	....	.....	.....	.....	....	.....
15 " " XI	9	9	4	...	8	9	1	8	1	9
16 " " XII (Part 1)	7	3	2	...	3	7	3	5	4	5
17 " " XII (Part 2)		Ru	ral	Sc	hool	s only				
18 " " XIII (Part 1) (includes City of North Bay)	8	8	1	...	6	8	8	1	....	6
19 " " XIII (Part 2)		Ru	ral	Sc	hool	s only				
20 " " XIV	7	5	1	...	2	6	7	.....	2	4
21 " " XV	4	4	...	...	2	4	4	2	3	1
22 " " XVI	6	6	1	...	3	6	6	2	3	4
23 " " XVII		Ru	ral	Sc	hool	s only				
Totals	111	101	13	3	81	108	88	34	63	95
(C) Public Schools of the City Inspectorates										
1 Brantford	11	11	3	...	10	11	11	11	....	4
2 Chatham	3	3	...	...	3	3	3	3	3	3
3 Hamilton	30	30	10	16	28	30	29	1	....	17
4 Kitchener	7	7	1	...	7	7	.....	.....	7	7
5 London	19	19	5	5	19	19	19	.....	....	19
6 Ottawa	19	19	19	19	19	19	19	19	19	.....
7 Peterborough	6	6	...	...	6	6	6	.....	....	6
8 St. Catharines	13	13	5	1	8	13	10	3	9	10
9 Sarnia	8	8	2	1	6	8	7	1	3	2
10 Toronto	87	87	25	9	87	87	87	.....	....	87
11 Windsor	19	19	13	12	19	19	12	17	9	19
Totals	222	222	83	63	212	222	203	55	50	174
All Urban Public Schools	770	749	184	111	584	755	686	226	301	492
All Public Schools	6,108	2,741	251	135	1,510	5,146	4,168	2,129	1,130	2.718

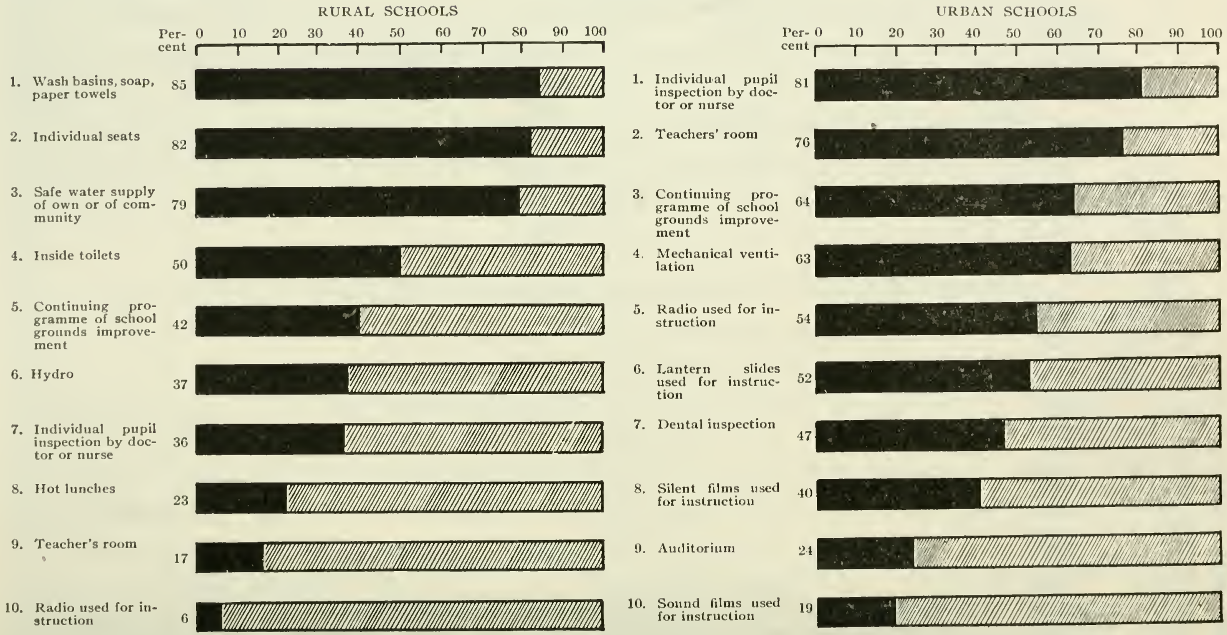
SCHOOL FACILITIES, JUNE 1943

large semi-urban and suburban schools)

Instructional Aids					Health and Sanitation															
					Members of Health Unit				Non-members but all pupils exam'd by				Safe water Supply							
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse or M.D.	Dentist	Sanitary Inspection during this year	Hot Lunches Served	From School Well	Com'unity Water System	Bubbler Fountain	Water Cooler	Mechanical Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets	Members of Junior Red Cross
...	...	...	4	...	4	4	...	...	...	...	4	2	1	4	7	1	4	8	8	8
...	...	...	2	...	...	...	...	...	...	...	3	...	...	1	1	1	2	3	2	3
...	...	...	...	...	...	...	...	...	...	...	1	...	...	1	1	...	...	1	1	...
1	...	...	1	...	2	1	1	...	...	...	3	2	1	2	2	...	1	2	3	2
1	...	...	...	...	1	1	1	...	...	...	1	...	1	1	1	...	2	2	2	2
1	...	...	1	...	1	1	...	...	1	...	3	1	4	2	3	...	3	5	4	5
4	1	...	2	...	...	...	...	...	5	...	5	...	...	5	5	...	...	5	5	4
4	...	...	4	1	7	6	1	6	5	1	9	...	1	10	11	...	8	12	11	12
...	1	...	...	...	1	1	1	...	...	...	1	...	...	1	...	...	1	1	1	1
1	...	...	1	...	...	...	...	...	...	1	3	...	...	4	4	...	1	4	3	4
...	...	1	2	...	3	3	3	...	...	...	5	...	...	5	5	...	5	5	5	5
1	...	...	...	...	2	2	...	...	...	...	2	...	1	1	1	...	2	2	2	2
...	...	...	2	...	...	...	...	...	...	...	1	...	2	...	1	1	1	2	1	2
3	1	...	3	...	4	4	...	...	1	...	4	...	...	4	4	...	4	4	4	4
3	1	1	1	...	1	1	...	1	3	1	5	...	2	3	5	...	2	5	5	5
7	1	2	8	...	13	13	7	8	...	...	...	1	...	13	13	...	9	13	13	13
4	11	3	10	1	12	12	7	...	...	...	15	...	1	14	15	...	12	15	15	15
7	7	6	7	...	8	8	7	...	...	...	3	...	...	8	8	...	5	8	8	8
3	...	...	2	...	1	...	1	...	3	1	7	...	3	5	8	...	...	8	7	8
3	...	...	1	...	9	9	...	...	...	...	10	...	...	10	10	...	...	10	10	10
4	2	1	2	...	5	5	2	1	...	...	4	...	...	5	4	1	2	5	5	5
4	...	...	2	...	...	...	...	...	2	1	5	...	...	6	5	...	3	6	6	5
12	12	11	10	11	9	9	3	9	6	6	12	2	...	16	16	...	7	16	16	14
14	14	8	15	2	21	21	21	21	...	...	21	...	...	21	21	...	16	21	21	16
9	7	9	12	7	12	13	12	12	1	1	12	...	...	13	13	...	8	13	13	11
9	5	5	10	6	5	7	5	2	11	1	12	1	...	14	13	...	11	15	14	15
167	97	56	187	35	229	223	132	109	85	23	323	16	80	345	380	23	219	431	406	407
...	1	1	4	...	5	5	...	...	1	...	7	1	...	6	6	1	5	7	7	7
1	...	...	...	...	...	...	...	...	2	1	2	1	...	2	2	...	2	2	2	2
3	7	...	5	...	8	8	...	...	...	...	8	...	...	8	...	...	5	8	8	8
2	...	...	6	1	9	9	...	9	1	...	11	...	...	11	11	...	7	11	11	11
10	10	...	11	...	11	11	11	10	...	...	11	2	...	11	11	...	11	11	11	11
...	...	...	1	...	1	1	1	...	3	...	3	...	...	4	4	...	1	4	4	4
...	1	1	5	2	...	...	...	...	8	6	1	...	1	9	9	1	4	9	9	10
...	...	...	...	...	3	2	1	...	1	...	2	...	3	2	4	...	2	5	5	5
3	2	1	1	...	1	1	1	...	5	...	4	2	...	5	4	...	2	5	5	5
2	4	2	7	4	6	6	4	5	1	...	6	...	...	7	7	...	7	7	7	6
6	6	6	8	...	6	6	6	6	5	2	8	5	...	9	9	1	6	9	8	6
1	...	1	2	...	5	5	1	...	1	1	5	2	2	5	5	...	5	7	7	7
4	2	...	4	...	5	5	5	...	1	...	7	...	1	7	6	1	2	7	8	8
...	...	...	2	...	...	1	...	...	2	...	2	...	5	2	5	1	3	6	5	7
2	2	...	1	...	2	2	...	...	1	...	2	...	1	3	4	...	1	4	4	4
...	2	...	3	1	...	...	...	...	...	...	1	1	2	4	3	2	1	6	6	5
34	37	12	60	8	62	62	30	30	32	10	80	14	15	95	90	7	64	108	107	106
4	1	...	5	...	11	11	11	11	...	...	11	...	...	11	11	...	...	11	11	11
3	...	...	3	...	3	3	...	...	...	...	3	...	...	3	3	...	3	3	3	3
21	13	9	22	1	30	30	30	30	...	...	30	1	...	30	30	...	30	30	30	28
7	7	...	7	...	7	7	7	7	...	...	...	...	...	7	7	...	7	7	7	7
19	19	19	15	15	19	19	19	19	...	...	19	...	...	19	19	...	19	19	19	19
19	19	19	19	...	19	19	19	...	...	...	...	6	...	19	19	...	19	19	19	19
6	1	...	3	1	6	6	6	6	...	...	6	...	...	6	6	...	4	6	6	6
7	5	...	6	1	13	13	13	13	...	...	13	...	...	13	13	...	9	13	13	13
8	8	8	3	...	8	8	...	...	...	...	8	...	...	8	8	...	7	8	8	7
87	87	10	68	7	87	87	87	87	...	...	87	...	...	87	87	...	87	87	87	85
19	14	14	17	...	19	19	19	19	...	...	19	...	...	19	19	...	19	19	19	17
200	174	79	168	25	222	222	211	192	...	...	196	7	...	222	222	...	204	222	222	215
401	308	147	415	68	513	507	373	331	117	33	599	37	95	622	692	30	487	761	735	728
458	351	182	732	72	1,368	1,204	882	407	1,193	129	4,019	1,237	3,998	991	1,081	1,318	1,184	5,327	3,416	5,267

SCHOOL FACILITIES

Percentage of schools having certain accommodations, facilities, and services.
June 1943.



GRAPH 2

TABLE 8—TEACHERS' SALARIES, 1942-43

Frequency Distribution

	Ordinary Rural Schools	Towns and Villages under 1,500 population	Towns and Villages population of 1,500 and over	Large Suburban and Semi-Urban Schools	City Schools	All Schools		Group Totals	Group Percentages
						1941-42	1942-43		
Over $3,750	....	....	....	....	5	4	5	70	.5
$3,651 - $3,750	....	....	....	1	55	64	56		
$3,551 - $3,650	....	....	....	....	9	4	9		
$3,451 - $3,550	....	....	....	....	10	11	10	77	.5
$3,351 - $3,450	....	....	....	1	12	13	13		
$3,251 - $3,350	....	....	1	1	16	23	18		
$3,151 - $3,250	....	....	....	1	16	9	17		
$3,051 - $3,150	....	....	3	2	14	20	19		
$2,951 - $3,050	....	....	1	3	50	53	54	394	2.8
$2,851 - $2,950	....	....	1	3	108	109	112		
$2,751 - $2,850	....	....	4	4	133	168	141		
$2,651 - $2,750	....	....	4	....	35	42	39		
$2,551 - $2,650	....	....	4	3	41	46	48		
$2,451 - $2,550	....	....	13	5	29	48	47	1,179	8.4
$2,351 - $2,450	1	....	8	6	62	70	77		
$2,251 - $2,350	2	2	8	8	140	135	160		
$2,151 - $2,250	....	3	6	5	730	800	744		
$2,051 - $2,150	1	....	14	16	120	148	151		
$1,951 - $2,050	2	....	29	18	131	150	180	1,696	12.1
$1,851 - $1,950	4	2	24	24	186	216	240		
$1,751 - $1,850	11	9	24	17	332	363	393		
$1,651 - $1,750	10	6	29	34	228	254	307		
$1,551 - $1,650	16	6	61	191	302	403	576		
$1,451 - $1,550	30	23	65	83	356	540	557	3,548	25.2
$1,351 - $1,450	58	20	77	44	282	579	481		
$1,251 - $1,350	59	30	110	68	227	482	494		
$1,151 - $1,250	239	36	222	100	230	635	827		
$1,051 - $1,150	428	52	298	154	257	857	1,189		
$951 - $1,050	1,847	150	374	138	355	1,297	2,864	7,103	50.5
$851 - $950	2,360	212	260	61	182	1,990	3,075		
$751 - $850	916	43	65	1	9	3,195	1,034		
$651 - $750	106	4	5	....	....	1,387	115		
Below $651	11	4	....	....	....	116	15		
Totals	6,101	602	1,710	992	4,662	14,224	14,067		

The upward trend in salaries of public school teachers continues to be most evident in the ordinary sized rural school. The most common salary here has increased from $700 in 1940-41 to $800 in 1941-42, to $900 in 1942-43. This trend, due to the continued scarcity of qualified teachers, will continue in 1943-44.

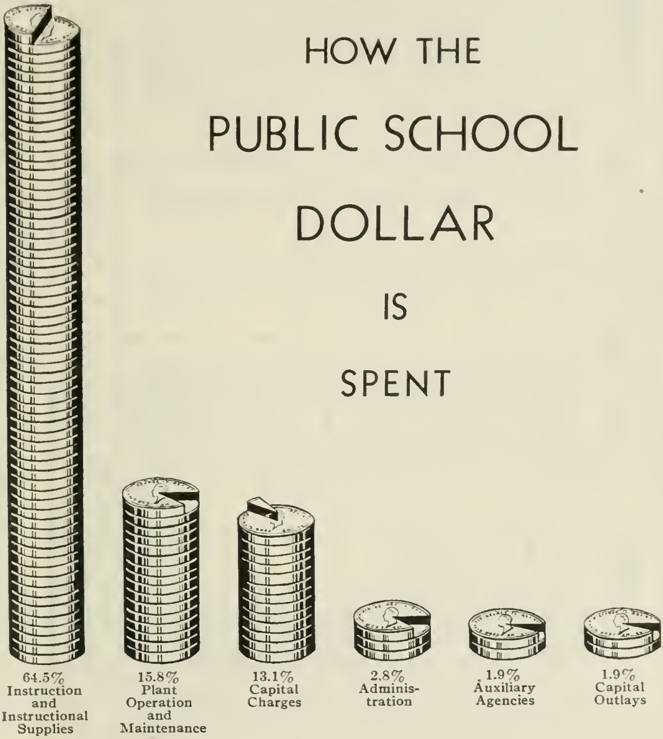
85.9% of this group of teachers still work for $1,050 or less per year, which is equivalent to $21.00 per week of a 50 week year.

Over 75% of all public school teachers still work for less than $30.00 a week.

TABLE 9—FINANCIAL STATISTICS, 1941

(as reported by Trustee Boards)

	Cities	Towns	Villages	Large Suburban and Semi-Urban	Ordinary Rural Schools in the Counties	Ordinary Rural Schools in the Districts	All Ordinary Rural Schools	All Public Elementary Schools
Receipts:								
Beginning Balances	$455,037	$137,271	$176,995	$119,134	$3,132,219	$432,946	$3,565,165	$4,453,562
Provincial Grants	518,537	361,077	193,340	717,750	1,552,976	831,132	2,384,108	4,174,812
County Grants	....	2,499	2,482	37,772	271,852	....	271,852	314,605
Township Grants	....	....	....	190,450	2,774,852	13,406	2,788,258	2,978,708
Local Tax Levy	13,781,976	2,733,413	873,361	1,481,955	2,262,917	738,304	3,001,221	21,871,926
Temporary Loans	33,796	25,280	75,103	61,217	426,308	130,878	557,186	752,582
Sale of Debentures	15,396	....	30,824	11,053	91,399	49,996	141,395	198,668
Other Sources	190,139	74,924	14,367	33,553	330,115	85,040	415,155	728,138
Difference between Gov't. and Board Superannuation Deductions	....	6,354	187	436	844	484	1,328	8,305
Totals	$14,994,881	$3,340,818	$1,366,619	$2,653,320	$10,843,482	$2,282,186	$13,125,668	$35,481,306
Disbursements:								
Instruction	$8,900,235	$1,925,512	$633,725	$1,336,076	$4,425,525	$897,044	$5,322,569	$18,118,117
Instructional Supplies	331,445	100,873	28,355	90,989	195,129	45,706	240,835	795,497
Administration	486,711	53,304	25,517	43,292	153,848	70,308	224,156	832,980
Plant Operation	1,313,342	439,866	146,445	270,650	866,164	159,143	1,025,307	3,225,610
Plant Maintenance	623,417	175,183	48,463	121,302	354,100	83,725	437,825	1,406,190
Auxiliary Agencies	182,445	45,076	24,460	42,923	152,179	92,571	244,750	539,654
Current Operations	$11,870,595	$2,739,814	$906,965	$1,905,232	$6,146,945	$1,348,497	$7,495,442	$24,918,018
Debenture Payments	2,573,161	381,504	145,649	427,867	230,055	83,096	313,151	3,841,332
Total—Current and Capital	$14,443,756	$3,091,318	$1,052,614	$2,333,099	$6,377,000	$1,431,593	$7,808,593	$28,759,380
Capital Outlays	$120,496	$58,452	$101,120	$52,919	$275,888	$143,205	$419,093	$752,080
Repayment of Temporary Loans	20,992	23,119	82,955	51,452	412,472	133,705	546,177	724,695
Extraneous Payments	62,263	1,017	3	10,624	286	277	563	74,470
Balance on Hand	346,015	136,912	129,927	205,226	3,777,836	573,406	4,351,242	5,169,322
Difference between Board and Gov't. Superannuation Deductions	1,359	....	....	....	....	....	....	1,359
Totals	$14,994,881	$3,340,818	$1,366,619	$2,653,320	$10,843,482	$2,282,186	$13,125,668	$35,481,306
Assets and Liabilities:								
Cash	$346,015	$136,912	$129,927	$205,226	$3,777,836	$573,406	$4,351,242	$5,169,322
Taxes Receivable	44,057	58,843	28,822	131,840	637,635	413,048	1,050,683	1,314,245
Current Liabilities	94,049	12,401	10,939	9,988	70,507	53,283	123,790	251,167
Land and Buildings	43,857,277	9,966,700	4,243,646	6,872,310	17,115,589	2,597,142	19,712,731	84,572,664
Furnishings and Equipment	2,934,569	925,161	505,014	522,225	3,303,487	562,935	3,866,422	8,753,391
Debenture Debt	17,654,615	3,436,003	1,341,191	4,329,757	3,756,822	477,824	4,234,646	30,996,212
Number of Classrooms	4,405	1,605	647	907	5,203	985	6,188	13,752
Average Number of Classrooms per School	14	7	4	11	1	1	1	....
Assessment per Classroom	381,007	161,433	130,312	105,029	146,993	38,125	129,663	212,287
Average Daily Attendance per Classroom	36	33	29	30	20	21	20	28
Cost per Pupil Day (in cents):								
(a) Current Operations	38.9	26.3	24.9	30.7	30.8	35.2	31.6	33.6
(b) Capital Charges	8.4	3.7	4.0	6.9	1.2	2.2	1.3	5.2
(c) Total Current and Capital	47.3	30.0	28.9	37.6	32.0	37.4	32.9	38.8



HOW THE PUBLIC SCHOOL DOLLAR IS SPENT

GRAPH 3

TABLE 10—CONSOLIDATED SCHOOLS, 1941-42

No.	Consolidated School	County or District	Sections Consolidated	Assessment	No. of Teachers	Grade of Certificate		Enrolment	No. Conveyed	Average Attendance	Attendance Efficiency Percentage	No. in Fifth Class	No. in Continuation School
						I	II						
1	Barwick	Rainy River	4, 11, 12 Barwick	$96,490	3	3	......	66	34	58.8	86.4	6	....
2	Burriss	Rainy River	1, 2 Burriss	52,325	2	......	2	59	40	39.2	85.4	4	....
3	Byng Inlet	Parry Sound	2 Wallbridge, 1 Henvey	61,270	3	3	......	149	53	120.8	88.0	2	....
4	Charlton	Timiskaming	2, 6 Dack, Charlton Town	92,311	3	2	1	99	49	66.4	89.2	5	....
5	Dorion	Thunder Bay	1, 2, 3 Dorion	70,231	3	2	1	88	62	68.0	88.9	4	....
6	Falls View	Welland	7, 8 Stamford	4,014,140	10	10	......	387	94	299.3	92.9	......	....
7	Gooderham	Haliburton	3, 4, 5 Glamorgan	42,229	5	2	3	71	38	49.0	91.3	5	....
8	Grant	Carleton	3, 15 Nepean	544,920	4	3	1	156	20	109.0	88.8	......	....
9	Grantham	Lincoln	5, 6 Grantham	416,550	8	8	......	325	50	257.0	92.2	36	....
10	Hudson	Timiskaming	Hudson Township	142,685	2	1	1	73	58	54.6	92.8	2	....
11	Humber Heights	York	3 Etobicoke (3 Schools)	798,420	8	8	......	296	68	244.6	92.0	......	....
12	Katrine	Parry Sound	1, 5 Armour	54,691	1	1	......	31	17	26.0	88.5	......	....
13	Macdonald	Wellington	6½, 7 Guelph	457,655	5	4	1	147	*	129.7	94.7	13	....
14	Mallorytown	Leeds	4, 5, 6 Front of Yonge, 17 Front of Escott	239,254	4	3	1	132	64	100.9	88.7	......	55
15	Mindemoya	Manitoulin	1, 4 Carnarvon	89,590	2	1	1	105	58	83.7	88.5	......	33
16	Morley	Rainy River	7 Morley, 9 Morley and Dilke, 1 Long Sault	181,203	3	3	......	121	68	84.8	89.9	13	....
17	Nipigon	Thunder Bay	1, 2, 3 Nipigon	588,372	6	6	......	208	23	168.0	90.9	......	24
18	Nobel	Parry Sound	1 Carling, 3 MacDougall	241,526	4	4	......	269	104	164.2	87.7	9	....
19	North Mountain	Dundas	9, 12, 13, 14 Mountain	315,075	7	5	2	140	82	115.0	89.0	......	47
20	Pointe au Baril	Parry Sound	1, 2 Harrison	305,000	1	1	......	39	30	19.2	70.9	......	....
21	Quibell	Kenora	1, 2, 3 Wabigoon, 1 Redvers	33,210	2	2	......	47	26	39.7	94.9	6	....
22	Savard	Timiskaming	1, 2 Savard, 2 Robillard	64,640	2	1	1	81	81	51.9	81.8	1	....
23	Sundridge	Parry Sound	6, 4 Strong, Sundridge Village	234,500	5	3	2	171	39	124.3	85.2	......	40
24	Tamworth	Lennox and Addington	3, 6, 7, Sheffield, 28 Camden	342,406	4	3	1	183	67	99.5	90.2	......	67
25	Tweed	Hastings	3, 5 Hungerford, Tweed Village	783,423	6	2	4	209	107	168.6	92.5	......	....
26	Wellington	Prince Edward	10, 11, 14 Hillier, 2, 10 Hallowell, Wellington Village	1,262,358	10	9	1	349	138	284.7	88.1	......	74
27	West Guilford	Haliburton	2, 5, 6 Guilford	30,815	3	......	3	94	65	73.7	91.5	6	....
28	Wilberforce	Haliburton	2, 6 Monmouth, 8 Cardiff	29,949	2	2	......	58	15	51.1	83.9	......	19
			Totals	....	118	92	26	4,153	1,550	3,151.7	90.6 (Aver.)	103	359

*Students conveyed by street cars.

TABLE 10—CONSOLIDATED SCHOOLS, 1941-42

No.	Consolidated School	Cost of Operation					Legislative Grants					Cost per Pupil of Average Attendance		
		Teachers' Salaries	Transportation	Total Current	Capital Charges	Gross Cost	General	Transportation	Special on Salaries and Equipment	Fifth Class and Continuation School	Total	To Section	To Government	Total
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Barwick	2,740.50	1,695.00	6,060.19	1,598.32	7,658.51	2,196.08	1,075.80	302.80	312.56	3,887.26	64 13	66 11	130 24
2	Burriss	2,000.00	2,753.35	6,199.55	1,452.98	7,652.53	3,014.02	1,687.83	200.00	185.92	5,088.67	65.40	129 81	195 21
3	Byng Inlet	3,435.00	1,940.00	7,813.79	348.74	8,162.53	3,831.94	1,164.00	324.30	251.26	5,571 50	21 45	46 12	67 57
4	Charlton	2,644.10	2,276.65	6,847.93	....	6,847.93	1,738.14	1,351.12	302.15	276.58	3,667.99	47.89	55 24	103 13
5	Dorion	2,840.00	2,607.50	8,825.74	983.72	9,809.46	2,859.53	1,564.50	300.00	130.00	4,864.03	72 72	71 53	144.25
6	Falls View	14,542.15	1,823.63	44,569.32	....	44,569.32	2,703.67	405.94	2,067.52	....	5,177.13	131 61	17 30	148 91
7	Gooderham	4,000.00	2,096.25	7,099.56	....	7,099.56	*							
8	Grant	4,960.00	489.02	8,834.78	6,192.49	15,027.27	1,493.26	161.48	427.92	....	2,082.66	118 76	19 10	137 86
9	Grantham	9,165.00	1,000.00	13,560.21	....	13,560.21	4,253.53	300.00	800.00	166.50	5,520.03	31 32	21 44	52 76
10	Hudson	1,717.70	2,293.00	4,546.70	....	4,546.70	833.85	8,186.65	225.16	130.00	2,375.66	43 50	39 77	83 27
11	Humber Heights	9,750.00	1,326.50	17,250.31	....	17,250.31	3,659.77	397.95	806.00	....	4,863.72	50 65	19 87	70 52
12	Katrine	964.94	907.75	2,153.15	....	2,153.15	488.22	544.65	100.00	....	1,132.87	39 24	43 57	82 81
13	Macdonald	6,200.00	298.00	10,070.89	....	10,070.89	2,738.16	90.60	500.00	168.67	3,497 43	50 68	26 96	77 64
14	Mallorytown	4,534.51	3,296.00	10,701.92	....	10,701.92	602.83	1,366.50	400.00	921.82	3,291 15	73 44	32 62	106 06
15	Mindemoya	2,000.00	1,602.00	4,634.67	707.60	5,342.27	1,249.50	961.20	200.00	938.73	3,349 43	23 81	40 01	63 82
16	Morley	2,750.00	3,447.56	7,335.07	....	7,335.07	1,405.53	2,018.36	300.00	363.12	4,087.01	38 30	48 19	86 49
17	Nipigon	8,460.00	2,002.65	14,419.68	1,887.86	16,307.54	2,083.25	1,200.49	658.00	689.86	4,626.60	69 52	27 54	97 06
18	Nobel	4,063.55	3,002.40	10,848.30	805.86	11,654.16	2,062.14	1,749.96	372.40	243.86	4,428.36	44 00	26 97	70 97
19	North Mountain	7,990.00	4,343.85	13,882.11	4,383.28	18,265.39	1,741.53	1,954 74	700.00	....	4,396.27	120 60	38 22	158 82
20	Pointe au Baril	1,061.54	1,664.50	3,961.02	596.39	4,557.41	325.45	998.70	100.00	....	1,424 15	163 19	74 17	237 36
21	Quibell	2,200.00	2,679.75	5,547.90	698.22	6,246.12	2,229.91	1,607.85	218.00	243.76	4,299 52	49 03	108 30	157 33
22	Savard	2,412.50	3,132.79	10,802.22	1,002.62	11,804.84	1,908.47	1,860.60	217.09	915.82	4,901.98	133 00	94 45	227 45
23	Sundridge	5,700.00	1,341.00	9,918.26	....	9,918.26	1,940.22	725.82	528.00	1,014.49	4,208 53	45 93	33 85	79 78
24	Tamworth	2,580.00	2,598.00	6,607.00	....	6,607.00	1,153.89	1,558.80	300.00	....	3,012.69	36 12	30 28	66 40
25	Tweed	6,585.00	4,228.50	13,634.70	871.80	14,506.50	1,799.71	1,268.70	600.00	....	3,668 41	64 29	21 75	86 04
26	Wellington	11,328.00	4,055.16	21,439.93	8,256.76	29,696.69	1,766.17	1,216.55	1,000.00	496.86	4,479.58	88 92	15 38	104 30
27	West Guilford	2,719.00	2,188.75	6,021.96	....	6,021.96	*							
28	Wilberforce	2,650.00	687.50	3,815.19	....	3,815.19	913.07	412.50	200.00	543.87	2,069 44	34 15	40 49	74 64
	Totals	131,993.49	62,376.97	287,402.05	29,786.64	317,188.69	50,992.74	28,831 29	12,149.34	7,993.68	99,967.05	68 92	31.72	100 64

*In Township Area.

TABLE 11—DISTRIBUTION OF LOW ATTENDANCE SCHOOLS, FOR THE YEAR 1942-43

Counties	1	2	3	4	5	6	7	8	9	10	Total
Brant	......	......	......	......	......	......	......	1	2	......	3
Bruce	......	......	......	3	2	3	......	12	15	9	44
Carleton	......	......	......	......	2	......	3	2	4	4	15
Dufferin	......	......	......	......	3	6	3	3	4	4	23
Dundas	......	......	......	......	......	1	1	3	3	6	14
Durham	......	......	1	1	1	3	3	6	8	3	26
Elgin	......	......	......	......	1	2	1	2	4	7	17
Essex	......	......	......	......	......	......	1	1	......	......	2
Frontenac	......	1	2	1	7	3	5	5	10	7	41
Glengarry	......	......	1	1	1	4	2	2	5	2	18
Grenville	......	......	......	......	4	1	7	1	4	3	20
Grey	......	......	......	2	8	9	8	6	9	6	48
Haldimand	......	......	......	......	1	......	2	......	1	2	6
Haliburton	......	......	......	......	......	2	4	5	2	1	14
Halton	......	......	......	......	1	2	......	4	1	5	13
Hastings	......	......	1	......	4	4	3	7	10	4	33
Huron	......	......	......	......	1	3	5	7	10	8	34
Kent	......	......	......	......	......	......	1	1	1	1	4
Lambton	1	......	......	1	3	7	1	7	8	9	37
Lanark	......	......	......	1	4	9	7	10	8	7	46
Leeds	......	......	3	2	4	4	6	8	13	13	53
Lennox and Addington	......	......	......	4	......	3	7	2	10	5	31
Lincoln	......	......	......	......	......	......	......	1	2	1	4
Middlesex	......	......	......	2	3	4	7	10	12	4	42
Norfolk	......	......	......	......	......	......	......	......	1	2	3
Northumberland	......	......	......	......	1	2	3	4	5	4	19
Ontario	......	......	2	......	1	2	3	4	2	8	22
Oxford	......	......	......	......	......	1	1	1	2	......	5
Peel	......	......	......	......	1	1	5	3	1	3	14
Perth	......	......	......	......	1	2	......	1	2	4	10
Peterborough	......	......	1	1	......	6	1	4	9	2	24
Prescott	......	......	......	......	1	4	4	3	......	2	14
Prince Edward	......	......	......	1	2	4	2	1	4	4	18
Renfrew	......	......	......	1	2	2	6	7	9	8	35
Russell	......	......	......	1	1	......	2	1	......	......	5
Simcoe	......	......	......	4	4	2	4	11	13	12	50
Stormont	......	......	......	......	1	1	3	6	2	4	17
Victoria	......	......	1	......	4	6	3	9	2	5	30
Waterloo	......	......	......	......	......	1	......	......	1	......	2
Welland	......	......	......	......	......	1	1	......	1	......	3
Wellington	......	1	......	......	2	4	8	9	2	7	33
Wentworth	......	......	......	......	......	......	......	......	......	1	1
York	......	......	......	......	......	......	1	......	3	4	8
Totals	1	2	12	26	71	109	124	170	205	181	901
Districts											
Algoma	......	......	......	......	2	3	4	2	3	2	16
Cochrane	......	......	......	1	1	1	3	3	2	4	15
Kenora	......	......	......	......	1	1	1	2	1	1	7
Manitoulin	......	......	......	1	......	2	1	3	1	3	11
Muskoka	......	......	......	1	......	4	2	7	6	6	26
Nipissing	......	......	......	......	3	2	2	3	......	2	12
Parry Sound	......	......	2	3	1	2	6	7	10	5	36
Rainy River	......	......	......	......	......	......	5	1	5	4	15
Sudbury	......	......	......	......	1	5	4	1	2	1	14
Thunder Bay	......	......	1	......	1	2	5	2	5	2	18
Timiskaming	......	......	......	......	......	3	4	1	5	2	15
Totals	......	......	3	6	10	25	37	32	40	32	185
Grand Totals	1	2	15	32	81	134	161	202	245	213	1,086

TABLE 12—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

(formed to June, 1942)

(A list of those formed in 1942 may be found in Appendix A)

County	Number of Sections in Areas	Township
Addington	**20**	
	5	Camden
	8	Denbigh, Abinger, and Ashby
	7	Kaladar, Anglesea, and Effingham
Brant	**10**	
	5	Brantford
	5	Onondaga
Dufferin	**30**	
	10	East Garafraxa
	20	Mono
Dundas	**6**	Williamsburg
Durham	**9**	Hope
Frontenac	**56**	
	5	Barrie
	7	Clarendon
	9	Kennebec
	9	Loughborough
	6	Olden
	9	Oso
	7	Palmerston
	4	Portland (North)
Glengarry	**3**	Lancaster
Grey	**24**	
	16	Sydenham
	8	Derby
Grenville	**12**	Wolford
Haliburton	**51**	
	7	Cardiff
	12	Dysart
	5	Glamorgan
	7	Lutterworth
	8	Minden
	2	Sherbourne
	5	Snowden
	5	Stanhope
Halton	**21**	
	7	Nassagaweya
	14	Nelson
Hastings	**72**	
	3	Bangor
	5	Carlow
	7	Dungannon
	7	Elzevir
	6	Faraday
	3	Limerick
	8	Marmora and Lake
	4	Mayo
	4	McClure and Wicklow
	6	Monteagle and Herschel (1)
	7	Monteagle and Herschel (2)
	6	Tudor and Cashel
	6	Wollaston
Huron	**3**	Tuckersmith
Lambton	**2**	Bosanquet
Lanark	**11**	
	6	Darling
	5	Lavant
Lennox	**41**	
	3	Adolphustown
	5	Amherst Island
	5	Camden East, No. 1
	5	Camden East, No. 2
	7	Fredericksburgh North
	6	Fredericksburgh South
	5	Richmond
	5	Richmond (Centre)
Northumberland	**3**	Alnwick
Oxford	**10**	Dereham
Perth	**2**	Blanshard
Peterborough	**17**	
	5	Burleigh N. and Anstruther
	5	Chandos
	1	N. Monaghan
	6	Otonobee
Prescott	**2**	Plantagenet S.
Prince Edward	**14**	
	7	Marysburgh North
	7	Marysburgh South
Renfrew	**39**	
	5	Alice and Fraser, No. 1
	4	Alice and Fraser, No. 2
	2	Algona South
	5	Grattan
	3	Griffith and Matawatchan
	4	Head, Clara and Maria
	6	Rolph, Buchanan and Wylie
	4	Sebastopol
	6	Sherwood, Jones and Burns
Russell	**5**	Cumberland
Simcoe	**31**	
	4	Innisfil
	4	Matchedash
	6	Medonte
	6	Orillia
	5	Oro
	2	Sunnidale
	2	Tay
	2	Vespra
Victoria	**23**	
	4	Carden
	4	Dalton
	5	Laxton, Digby and Longford
	10	Somerville
Welland	**11**	
	5	Crowland
	6	Willoughby
Wellington	**9**	Guelph
Wentworth	**11**	
	5	Beverly
	6	Binbrook
York	**20**	
	5	East York
	3	North York
	12	York
Districts		
Algoma	**12**	
	4	Johnson
	3	Prince
	3	Tarentorus
	2	Wawa
Cochrane	**10**	
	3	Clute and Calder
	2	Eilber
	3	Way and Lowther
	2	Whitney
Manitoulin	**5**	
	2	Cockburn Island
	3	Sandfield
Muskoka	**102**	
	8	Brunel
	5	Cardwell
	9	Chaffey
	8	Draper
	5	Franklin
	8	Macaulay
	5	McLean
	14	Medora and Wood
	6	Monck
	5	Morrison
	6	Muskoka
	4	Oakley
	5	Ryde
	7	Stephenson
	7	Stisted
Nipissing	**20**	
	3	Calvin
	3	Cameron
	4	Chisholm
	2	Ferris West
	2	Mattawan
	6	Widdifield

TABLE 12—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

County	Number of Sections in Areas	Township
Parry Sound....	**78**	
	4	Armour
	7	Carling
	4	Chapman
	5	Christie
	3	Foley
	5	Hagerman
	3	Himsworth North
	5	Himsworth South
	5	Humphrey
	6	Machar
	5	McKellar
	4	McMurrich
	6	Nipissing
	7	Perry
	5	Ryerson
	4	Strong
Rainy River....	**11**	
	3	Alberton
	4	Atwood
	2	Kingsford
	2	Nelles
Sudbury.......	**11**	
	9	Drury, Denison and Graham
	2	Waters
Thunder Bay...	**41**	
	4	Blake
	3	Conmee
	8	McGregor
	8	McTavish
	4	Neebing
	4	Nipigon
	4	O'Connor
	5	Oliver
	1	Schreiber
Timiskaming...	**6**	
	2	Casey
	2	Coleman
	2	Teck and Lebel

Township Areas formed to June 1942........................	165
Number of Sections concerned............................	864

Courtesy of "School Journal"

McGregor Township Area School, Erected 1940

This modern rural school and community centre is located on the Nipigon Highway, 12 miles east of Port Arthur. It has hydro, inside toilets, hot and cold water and movable chair desks.

TABLE 13—PROTESTANT SEPARATE SCHOOLS, 1942

Financial data is for calendar year 1942, statistical data for school year 1941-42

	S.S. 1 Grattan (Renfrew)	S.S. 2 Hagarty (Renfrew)	L'Orignal Village (Prescott)†	Penetanguishene Town (Simcoe)	Totals
Number of Schools	1	1	1	1	4
RECEIPTS:					
Balances from 1941	$34.79	$63.48	$715.95	$317.24	$1,131.46
Legislative Grants	163.05	438.40	305.40	1,578.85	2,485.70
School District Levy	1,169.40	501.39	401.21	7,200.00	9,272.00
Temporary Loans		200.00		200.00	400.00
Other Sources	7.12	.05	5.07	59.03	71.27
Totals	$1,374.36	$1,203.32	$1,427.63	$9,355.12	$13,360.43
DISBURSEMENTS:					
Teachers' Salaries	$868.07	$800.00	$390.00	$5,963.61	$8,021.68
Other Current	208.97	203.19	99.00	3,391.51	3.902.67
Total Current	$1,077.04	$1,003.19	$489.00	$9,355.12	$11,924.35
Fees paid to other boards			$58.50		$58.50
Repayment of Temporary Loans		$200.00			200.00
Totals	$1,077.04	$1,203.19	$547.50	$9,355.12	$12,182.85
*Balance on hand, December 31, 1942	$302.60	.13	$870.71		$1,173.44
Cost of Education per Pupil-Day (in cents)	34.2	33.7	72.1	41.7	41.6
School Section Mill Rate	30.6	35.0	31.5	15.1	
Current Debt				$329.45	$329.45
Tax Moneys Receivable		$648.75			648.75
TEACHERS:					
Male				1	1
Female	1	1	1	4	7
Certificates	II	I	II	2(I), 2(II), K.P.	3(I), 4(II), 1(K.P.)
PUPILS:					
Total Enrolment	21	19	7	144	191
Boys	9	10	3	79	101
Girls	12	9	4	65	90
Average Attendance	16	16	6	116	153

*The inclusion of an amount of superannuation liability in these figures accounts for the fact that the accounts are out of balance.

†Closed June 1942.

Courtesy Toronto Board of Education

Art Appreciation Class
Toronto Art Gallery

THE ROMAN CATHOLIC SEPARATE SCHOOLS

TABLE 14—AGE-GRADE DISTRIBUTION, MAY, 1942

(A) ALL SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades	Per cent of Total Enrolment
GRADE I	Boys	2	198	3,044	3,290	1,058	325	102	37	24	7	5	1	......	......	......	......	8,093	15,506	15.6
	Girls	3	247	3,049	3,014	814	184	72	21	3	6	......	......	......	......	......	......	7,413		
GRADE II	Boys	......	......	127	1,938	2,685	1,741	524	182	65	19	7	2	2	1	......	......	7,293	13 514	13.6
	Girls	......	......	108	2,115	2,625	949	274	101	36	9	3	1	......	......	......	......	6,221		
GRADE III	Boys	......	......	4	104	1,477	2,336	1,349	573	290	111	34	12	......	......	......	......	6,290	12,141	12.2
	Girls	......	......	1	122	1,777	2,402	1,003	355	134	37	16	4	......	......	......	......	5,851		
GRADE IV	Boys	......	......	......	9	221	1,456	1,560	1,391	687	329	112	35	2	......	......	......	5,802	11,817	11.9
	Girls	......	......	......	17	287	1,708	2,158	1,114	485	186	48	10	2	......	......	......	6,015		
GRADE V	Boys	......	......	......	......	21	362	1,442	2,093	1,311	706	323	74	4	......	......	......	6,336	12,233	12.3
	Girls	......	......	......	......	20	388	1,836	2,035	1,003	443	138	29	5	......	......	......	5,897		
GRADE VI	Boys	......	......	......	......	1	24	336	1,324	1,776	1,221	582	160	15	4	2	......	5,445	11,063	11.1
	Girls	......	......	......	......	1	28	463	1,687	1,878	1,026	405	109	18	1	2	......	5,618		
GRADE VII	Boys	......	......	......	......	1	9	37	367	1,260	1,476	1,017	409	49	4	......	......	4,629	9,415	9.5
	Girls	......	......	......	......	......	9	41	480	1,454	1,571	904	279	44	3	1	......	4,786		
GRADE VIII	Boys	......	......	......	......	......	1	5	47	432	1,195	1,335	812	227	28	1	......	4,083	8,625	8.7
	Girls	......	......	......	......	......	......	5	64	711	1,451	1,356	727	205	23	......	......	4,542		
GRADE IX	Boys	......	......	......	......	......	......	......	2	28	180	330	263	99	19	7	......	928	2,559	2.6
	Girls	......	......	......	......	......	......	......	2	32	313	583	494	160	38	7	2	1,631		
GRADE X	Boys	......	......	......	......	......	......	......	......	3	30	166	231	143	58	9	2	642	1,674	1.7
	Girls	......	......	......	......	......	......	......	......	2	44	241	413	222	88	17	5	1,032		
JR. AUXILIARY CLASSES	Boys	......	......	1	3	15	17	47	59	82	111	92	63	8	1	......	......	499	711	.8
	Girls	......	......	......	1	4	11	16	30	46	35	35	22	11	1	......	......	212		
TOTALS BY SEXES	Boys	2	198	3,176	5,344	5,479	6,271	5,402	6,075	5,958	5,385	4,003	2,062	549	115	19	4	50,040		
	Girls	3	247	3,158	5,269	5,528	5,679	5,868	5,889	5,784	5,121	3,729	2,088	667	154	27	7	49,218		
GRAND TOTALS	......	5	445	6,334	10,613	11,007	11,950	11,270	11,964	11,742	10,506	7,732	4,150	1,216	269	46	11	99,258		

Heavy lines denote ideal age spread for each grade.

(B) URBAN SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
GRADE I	Boys	1	138	2,326	2,385	714	212	64	21	10	2	5	1	......	......	......	......	5,879	11,190
	Girls	1	180	2,266	2,167	525	111	46	10	2	3	......	......	......	......	......	......	5,311	
GRADE II	Boys	......	......	107	1,539	2,045	1,351	349	107	39	13	5	2	2	1	......	......	5,560	10,290
	Girls	......	......	78	1,700	1,991	672	200	60	21	5	2	1	......	......	......	......	4,730	
GRADE III	Boys	......	......	3	81	1,149	1,746	971	387	189	68	25	7	......	......	......	......	4,626	8,990
	Girls	......	......	......	90	1,377	1,801	728	245	89	23	9	2	......	......	......	......	4,364	
GRADE IV	Boys	......	......	......	7	190	1,161	1,051	1,017	493	225	80	26	1	......	......	......	4,251	8,840
	Girls	......	......	......	14	237	1,326	1,646	847	344	135	31	8	1	......	......	......	4,589	
GRADE V	Boys	......	......	......	......	13	303	1,185	1,648	960	497	250	63	2	......	......	......	4,921	9,518
	Girls	......	......	......	......	17	315	1,462	1,566	768	334	108	24	3	......	......	......	4,597	
GRADE VI	Boys	......	......	......	......	1	20	270	1,059	1,405	919	445	137	14	2	2	......	4,274	8,655
	Girls	......	......	......	......	1	21	375	1,330	1,453	782	326	82	11	......	......	......	4,381	
GRADE VII	Boys	......	......	......	......	1	9	31	280	982	1,165	831	346	36	4	......	......	3,685	7,431
	Girls	......	......	......	......	......	9	30	359	1,127	1,207	755	227	31	1	......	......	3,746	
GRADE VIII	Boys	......	......	......	......	......	1	5	45	369	957	1,080	651	192	18	1	......	3,319	6,876
	Girls	......	......	......	......	......	......	5	55	570	1,122	1,061	564	164	16	......	......	3,557	
GRADE IX	Boys	......	......	......	......	......	......	......	2	25	152	270	210	75	15	4	......	753	2,041
	Girls	......	......	......	......	......	......	......	2	29	252	460	395	117	29	4	......	1,288	
GRADE X	Boys	......	......	......	......	......	......	......	......	3	30	149	198	119	46	6	2	553	1,374
	Girls	......	......	......	......	......	......	......	......	1	34	201	326	173	68	14	4	821	
JR. AUXILIARY CLASSES	Boys	......	......	1	3	15	17	47	59	82	111	92	63	8	1	......	......	499	711
	Girls	......	......	......	1	4	11	16	30	46	35	35	22	11	1	......	......	212	
TOTALS BY SEXES	Boys	1	138	2,437	4,015	4,128	4,820	3,973	4,625	4,557	4,139	3,232	1,704	449	87	13	2	38,320	
	Girls	1	180	2,344	3,972	4,152	4,266	4,508	4,504	4,450	3,932	2,988	1,651	511	115	18	4	37,596	
GRAND TOTALS	......	2	318	4,781	7,987	8,280	9,086	8,481	9,129	9,007	8,071	6,220	3,355	960	202	31	6	75,916	

(C) RURAL SCHOOLS

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
GRADE I	Boys	1	60	718	905	344	113	38	16	14	5	......	......	......	......	......	......	2,214	
	Girls	2	67	783	847	289	73	26	11	1	3	......	......	......	......	......	......	2,102	4,316
GRADE II	Boys	......	......	20	399	640	390	175	75	26	6	2	......	......	......	......	......	1,733	
	Girls	......	......	30	415	634	277	74	41	15	4	1	......	......	......	......	......	1,491	3,224
GRADE III	Boys	......	......	1	23	328	590	378	186	101	43	9	5	......	......	......	......	1,664	
	Girls	......	......	1	32	400	601	275	110	45	14	7	2	......	......	......	......	1,487	3,151
GRADE IV	Boys	......	......	......	2	31	295	509	374	194	104	32	9	1	......	......	......	1,551	
	Girls	......	......	......	3	50	382	512	267	141	51	17	2	1	......	......	......	1,426	2,977
GRADE V	Boys	......	......	......	......	8	59	257	445	351	209	73	11	2	......	......	......	1,415	
	Girls	......	......	......	......	3	73	374	469	235	109	30	5	2	......	......	......	1,300	2,715
GRADE VI	Boys	......	......	......	......	......	4	66	265	371	302	137	23	1	2	......	......	1,171	
	Girls	......	......	......	......	......	7	88	357	425	244	79	27	7	1	2	......	1,237	2,408
GRADE VII	Boys	......	......	......	......	......	......	6	87	278	311	186	63	13	......	......	......	944	
	Girls	......	......	......	......	......	......	11	121	327	364	149	52	13	2	1	......	1,040	1,984
GRADE VIII	Boys	......	......	......	......	......	......	......	2	63	238	255	161	35	10	......	......	764	
	Girls	......	......	......	......	......	......	......	9	141	329	295	163	41	7	......	......	985	1,749
GRADE IX	Boys	......	......	......	......	......	......	......	......	3	28	60	53	24	4	3	......	175	
	Girls	......	......	......	......	......	......	......	......	3	61	123	99	43	9	3	2	343	518
GRADE X	Boys	......	......	......	......	......	......	......	......	......	......	17	33	24	12	3	......	89	
	Girls	......	......	......	......	......	......	......	......	1	10	40	87	49	20	3	1	211	300
JR. AUXILIARY CLASSES	Boys	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......
	Girls	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......	......
TOTALS BY SEXES	Boys	1	60	739	1,329	1,351	1,451	1,429	1,450	1,401	1,246	771	358	100	28	6	......	11,720	
	Girls	2	67	814	1,297	1,376	1,413	1,360	1,385	1,334	1,189	741	437	156	39	9	3	11,622	
GRAND TOTALS	......	3	127	1,553	2,626	2,727	2,864	2,789	2,835	2,735	2,435	1,512	795	256	67	15	3	23,342	

TABLE 15—SURVEY OF

I—RURAL

	Inspectoral Division	No. of Schools reporting	Accommodations								
							Seating				
			Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	Grounds Improvement Plan
1	Division No. I	6	2	...	...	....	2	4	.....	....	4
2	" " II	15	4	1	...	4	8	8	4	4	8
3	" " III	38	2	...	...	2	16	16	21	6	13
4	" " IV	55	.....	...	...	....	21	15	37	3	18
5	" " V	33	4	...	...	4	8	.....	33	....	10
6	" " VI	21	6	...	...	1	12	14	7	....	6
7	" " VII	12	7	1	...	8	9	6	3	....	8
8	" " VIII	6	4	1	...	4	6	.....	6	2	2
9	" " IX	14	7	1	...	3	13	4	11	5	4
10	" " X	22	14	...	...	8	20	10	14	2	9
11	" " XI	34	9	2	1	9	32	19	14	11	24
12	" " XII	14	4	1	...	1	12	11	5	4	9
13	" " XIII	1	1	...	1	1	1	.....	1	....	1
14	" " XIV	17	9	1	...	5	13	12	7	3	12
15	" " XV	6	6	1	...	6	6	6	.....	....	2
16	" " XVI	8	8	2	...	7	8	.....	.....	....	1
17	" " XVII	26	6	2	...	3	18	14	9	2	12
18	" " XVIII	24	5	5	1	6	21	14	10	3	10
19	" " XIX	8	1	...	...	....	3	8	1	....	2
20	" " XX		Ur	ban	on	ly					
21	" " XXI	2	.....	...	...	....	1	2	.....	....	1
22	" " XXII	46	10	...	...	7	19	32	11	11	10
23	" " XXIII	54	3	1	...	4	6	54	.....	3	26
24	" " XXIV	48	3	...	...	2	16	38	9	1	3
	Totals	510	115	19	3	85	271	287	203	60	195

II—URBAN

	Inspectoral Division	No. of Schools reporting	Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	Grounds Improvement Plan
1	Division No. I	18	18	...	1	8	18	16	2	....	15
2	" " II	5	3	1	...	4	4	3	3	2	2
3	" " III	4	2	1	...	1	4	2	2	....	2
4	" " IV	4	4	1	...	4	4	3	2	1	1
5	" " V	5	4	...	...	5	.....	.....	5	....	.....
6	" " VI	15	12	2	1	11	14	10	4	14	7
7	" " VII	22	20	3	3	15	20	21	3	1	12
8	" " VIII	23	23	5	10	19	23	14	16	7	13
9	" " IX	21	21	5	6	10	21	11	16	17	16
10	" " X	18	18	2	2	8	18	12	14	8	11
11	" " XI	23	22	3	...	12	23	19	9	7	17
12	" " XII	18	18	3	2	10	18	16	2	11	7
13	" " XIII	27	27	6	3	22	27	27	3	6	15
14	" " XIV	24	24	9	4	17	23	22	8	5	12
15	" " XV	25	25	5	1	25	25	25	.....	....	10
16	" " XVI	21	21	4	...	21	21	.....	.....	....	16
17	" " XVII	15	13	7	3	8	13	10	4	4	8
18	" " XVIII	11	11	5	...	7	11	8	3	1	7
19	" " XIX	19	19	3	3	19	18	4	15	1	16
20	" " XX	15	15	4	2	12	15	14	1	10	.....
21	" " XXI	6	6	1	...	4	5	5	6	1	1
22	" " XXII	6	6	...	...	6	5	5	.....	1	5
23	" " XXIII	4	4	...	...	4	2	4	.....	1	.....
24	" " XXIV	5	5	...	...	....	1	4	1	....	2
	Totals	354	341	70	41	252	333	255	119	98	195
	Totals—All R. C. Separate Schools	864	456	89	44	337	604	542	322	158	390

SCHOOL FACILITIES, JUNE 1943

SCHOOLS

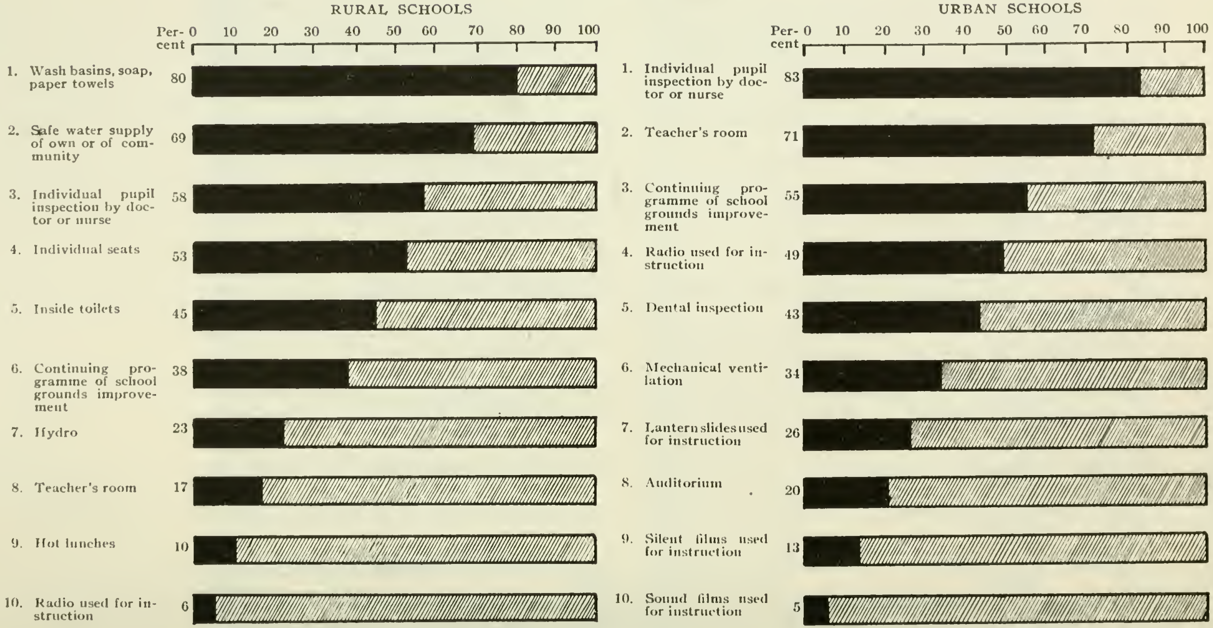
Instructional Aids					Health and Sanitation															
					Members of Health Unit				Non-members but all pupils exam'd by				Safe water Supply							
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse or M. D.	Dentist	Sanitary Inspection during this year	Hot Lunches Served	From School Well	Com'unity Water System	Bubbler Fountain	Water Cooler	Mechanized Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets	Members of Junior Red Cross
...	...	...	....	....	1	1	....	...	2	...	4	2	3	1	1	4	....	5	3	6
1	...	...	2	....	1	1	....	...	5	...	3	1	9	2	4	6	5	11	9	9
...	...	...	....	....	8	2	8	1	18	...	11	.....	21	7	10	10	9	28	15	19
1	...	...	....	....	12	1	12	2	24	...	8	2	27	7	1	13	16	41	27	19
...	1	...	1	....	....	....	....	...	11	...	15	1	27	2	3	15	....	27	8	18
...	1	...	....	....	11	11	8	2	4	1	8	1	10	2	5	4	7	16	7	7
...	...	...	2	....	4	4	3	4	7	2	7	1	7	5	7	3	7	10	9	9
1	...	...	....	....	....	....	....	...	.....	...	3	1	5	.....	....	.....	....	4	4	6
...	...	...	....	....	5	3	5	...	4	...	8	.....	8	5	4	.....	3	13	9	7
...	...	...	....	....	....	....	....	...	1	...	12	1	19	3	4	1	2	21	15	20
...	1	...	3	....	....	....	....	...	16	3	23	15	25	1	1	.....	7	26	22	33
...	...	...	....	....	....	....	....	...	4	...	9	4	11	.....	2	1	2	10	8	10
1	...	...	1	....	....	....	....	...	1	...	1	1	.....	1	....	.....	....	1	1	1
...	1	...	3	....	3	1	3	...	5	3	7	6	11	1	1	5	....	14	11	13
1	1	...	3	1	6	6	4	...	.....	...	6	3	.....	6	5	1	....	.....	3	3
1	1	...	3	....	8	8	8	6	1	...	8	.....	.....	8	7	1	....	.....	6	6
...	...	...	3	....	6	6	6	...	14	...	12	5	14	3	2	10	2	24	9	19
...	...	1	....	....	5	2	3	...	6	...	12	5	13	1	2	1	2	20	8	17
...	...	...	....	....	....	....	....	...	2	...	.....	.....	8	.....	....	.....	....	8	.....	5
...	...	...	....	....	....	....	....	...	1	...	1	1	2	.....	....	.....	....	1	1	1
...	...	...	4	....	12	....	12	...	15	...	39	1	27	8	8	7	16	37	23	15
...	...	...	3	....	9	9	....	...	.....	...	54	2	23	5	4	48	2	54	19	9
...	2	...	....	....	48	8	48	...	.....	...	30	.....	22	.....	5	11	1	35	14	8
6	8	1	28	1	139	63	120	15	141	9	281	53	292	68	76	141	81	406	231	260

SCHOOLS

7	5	2	11	2	15	15	....	...	.....	...	14	3	2	16	17	.....	....	17	16	18
2	1	1	....	1	2	2	1	...	3	...	3	.....	2	5	4	1	3	4	4	5
...	...	...	2	1	1	1	2	...	2	...	3	1	1	2	3	1	3	3	3	2
2	2	...	....	....	1	1	1	...	1	1	3	.....	.....	3	4	1	3	4	4	3
...	...	...	2	....	1	1	....	...	.....	...	5	.....	2	3	3	.....	....	5	3	5
6	8	...	8	....	12	10	12	8	1	...	11	1	11	12	8	.....	13	14	14	11
5	2	...	6	2	11	11	10	3	8	...	14	2	1	19	17	.....	10	19	19	18
6	3	4	11	....	21	21	18	18	.....	...	.....	1	.....	23	23	.....	11	23	23	21
4	...	3	6	....	16	16	13	12	5	4	5	.....	.....	21	20	1	16	21	21	15
4	4	...	7	1	10	10	6	8	3	2	13	1	.....	18	18	.....	2	17	18	18
4	1	2	10	....	18	14	14	4	2	1	16	13	1	22	21	.....	5	22	21	23
5	...	...	5	....	14	13	12	6	1	...	11	2	.....	18	14	.....	9	18	17	11
6	4	...	15	....	27	27	27	27	.....	...	27	.....	.....	27	27	.....	5	27	27	22
7	2	1	12	....	18	18	11	11	4	3	17	.....	3	21	21	2	15	22	24	22
7	4	...	13	....	25	22	22	19	.....	...	25	.....	.....	25	25	.....	....	.....	25	20
12	...	...	13	....	20	20	20	20	.....	...	21	.....	.....	21	21	.....	....	.....	21	17
5	3	...	7	....	6	7	5	2	8	...	6	.....	2	13	12	.....	6	14	13	11
4	1	2	3	....	4	4	1	1	.....	...	5	2	3	8	8	.....	7	9	10	10
1	1	3	19	....	18	18	....	...	.....	...	.....	2	.....	19	19	.....	3	.....	19	19
5	2	...	15	1	12	12	....	...	.....	...	.....	.....	.....	15	....	.....	2	15	15	10
...	...	...	1	....	6	6	6	2	.....	...	6	.....	.....	6	6	.....	3	6	6	6
1	2	...	4	....	5	4	1	...	.....	...	5	1	.....	6	5	.....	3	6	6	5
...	...	...	2	....	1	1	....	...	.....	...	4	.....	.....	4	1	3	....	4	2	3
...	1	...	1	....	5	1	5	...	.....	...	1	.....	2	3	4	.....	3	2	4	1
93	46	18	173	8	269	255	187	141	38	11	215	29	30	330	302	9	122	272	335	296
99	54	19	201	9	408	318	307	156	179	20	496	82	322	398	378	150	203	678	566	556

SCHOOL FACILITIES

Percentage of schools having certain accommodations, facilities, and services.
June 1943.



GRAPH 4

TABLE 16—FINANCIAL STATISTICS, 1941

(as reported by Trustee Boards)

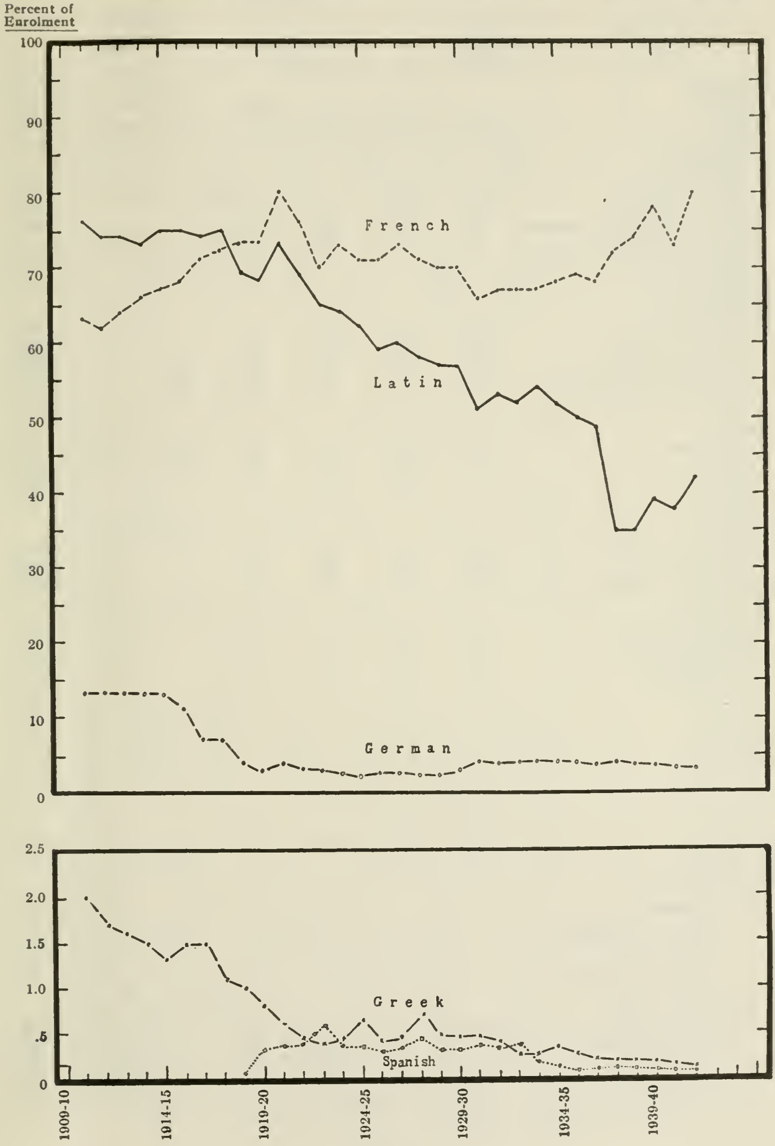
	Cities	Towns	Villages	Rural Schools in the Counties	Rural Schools in the Districts	All Rural Schools	Totals for all R.C. Separate Schools
Receipts:							
Beginning Balances	$113,173	$97,838	$23,212	$182,551	$82,702	$265,253	$499,476
Provincial Grants	179,872	336,615	25,942	250,073	321,393	571,466	1,113,895
County Grants	337	5,312	937	24,611	....	24,611	31,197
Local Tax Levy	1,309,153	784,619	38,007	350,091	159,096	509,187	2,640,966
Temporary Loans	6,713	77,243	5,840	71,781	106,451	178,232	268,028
Sale of Debentures	....	14,998	....	48,825	30,389	79,214	94,212
Other Sources	66,923	167,379	15,651	69,589	17,598	87,187	337,140
Difference between Gov't and Board Superannuation Deductions	72	30	....	84	183	267	369
Totals	$1,676,243	$1,484,034	$109,589	$997,605	$717,812	$1,715.417	$4,985,283
Disbursements:							
Instruction	$832,522	$675,190	$47,299	$432,248	$289,261	$721,509	$2,276,520
Instructional Supplies	32,512	19,244	1,422	16,030	8,690	24,720	77,898
Administration	78,056	25,709	899	14,467	21,453	35,920	140,584
Plant Operation	241,900	189,836	8,124	68,810	42,929	111,739	551,599
Plant Maintenance	74,174	51,772	3,436	36,110	22,920	59,030	188,412
Auxiliary Agencies	36,033	15,786	4,414	12,062	5,622	17,684	73,917
Current Operations	$1,295,197	$977,537	$65,594	$579,727	$390.875	$970.602	$3,308,930
Capital Charges	243,054	188,493	8,852	75,709	40,934	116,643	557,042
Total—Current and Capital	$1,538,251	$1,166,030	$74,446	$655,436	$431,809	$1,087,245	$3,865,972
Capital Outlays	$36,247	$90,120	$3,786	$61,628	$48,994	$110.622	$240,775
Repayment of Temporary Loans	42,666	94,502	6,780	79,812	138,562	218,374	362,322
Extraneous Payments	1,752	....	....	....	....	....	1,752
Difference between Board and Gov't Superannuation Deductions	....	....	6	....	....	....	6
Balance on Hand	57,327	133,382	24,571	200,729	98,447	299,176	514.456
Totals	$1,676,243	$1,484,034	$109,589	$997,605	$717,812	$1,715,417	$4.985.283
Assets and Liabilities:							
Cash	$57,327	$133,382	$24,571	$200,729	$98,447	$299,176	$514,456
Taxes Receivable	....	41,971	1,692	83,080	50,808	133,888	177,551
Current Liabilities	141,228	110,955	800	99,494	100,783	200,277	453,260
Land and Buildings	12,300,531	3,081,403	280,665	2,085,305	848,034	2,933,339	18,595,938
Furniture and Equipment	772,216	327,142	41,553	211,551	149,790	361,341	1,502,252
Debenture and Other Capital Debt	6,766,190	1,741,501	70,099	627,683	340,657	968,340	9,546,130
Number of Classrooms	1,431	709	55	538	319	857	3,052
Average Number of Classrooms per school	7	7	3	1	1	1	....
Assessment per Classroom	$108,373	$61,084	$61,005	$77,659	$16,772	$54,995	$95,736
Average Daily Attendance per Classroom	34	36	28	25	26	25	32
Cost per Pupil-Day (in cents):							
(a) Current Operations	21.6	20.4	22.3	22.4	24.4	23.1	21.7
(b) Capital Charges	4.1	3.9	3.0	2.9	2.6	2.8	3.6
(c) Total Current and Capital	25.7	24.3	25.3	25.3	27.0	25.9	25.3

TABLE 17—CLASSIFICATION OF ACADEMIC PUPILS BY SUBJECTS OF STUDY, 1941-42.

SUBJECTS	GRADES					Total
	IX	X	XI	XII	XIII	
Languages—						
English	23,099	22,447	13,381	10,274	6,435	75,636
French	22,530	20,916	12,287	9,490	5,313	70,536
Special French for French-speaking pupils	376	247	155	115	21	914
German	2	1,201	948	807	369	3,327
Spanish	....	2	48	36	9	95
Italian	....	6	....	....	....	6
Latin	16	19,401	11,596	9,031	1,685	41,729
Greek	....	24	45	37	26	132
Social Studies—						
Geography	22,959	16,863	220	30	....	40,072
British History	22,814	1,528	3	....	1	24,346
Canadian History and Citizenship	103	15,778	3	1	1	15,886
Ancient and Mediaeval History	....	1	11,806	444	9	12,260
Modern World History	....	24	1,435	9,497	3,520	14,476
Mathematics—						
General Mathematics	23,279	17,089	275	308	....	40,951
Industrial Mathematics	....	....	5	3	....	8
Algebra	....	19	11,820	1,766	3,601	17,206
Geometry	6	....	2,404	8,930	4,710	16,050
Trigonometry	....	....	....	130	5,348	5,478
Science—						
General Science	14,930	....	70	8	....	15,008
Agricultural Science	7,669	....	2,318	1,683	5	11,675
Agricultural Chemistry	....	....	8	3	....	11
Industrial Chemistry	....	....	6	9	....	15
Horticulture	14	....	....	....	....	14
Physics	....	2	8,006	2,621	2,867	13,496
Chemistry	....	....	2,771	6,210	3,723	12,704
Botany	....	97	234	12	2,155	2,498
Zoology	....	....	18	13	2,145	2,176
Biology	....	....	36	....	567	603
General—						
Shop Work	5,796	1,169	327	130	35	7,457
Home Economics	6,850	1,363	356	146	15	8,730
Art	20,774	1,402	285	166	8	22,635
Music	18,401	3,866	771	425	53	23,516
Health and Physical Education	23,110	16,563	12,896	9,563	6,341	68,473
Spelling	753	6	24	29	7	819
Public Speaking	228	....	....	....	....	228
Current Events	228	....	....	....	....	228
Commercial—						
Business Practice	22,155	745	128	360	....	23,388
Penmanship	8,957	837	476	227	67	10,564
Bookkeeping	115	1,344	782	297	80	2,618
Commercial Arithmetic	80	530	534	284	40	1,468
Business Correspondence	....	147	501	263	52	963
Stenography	....	571	602	287	97	1,557
Typewriting and Office Practice	304	1,377	952	534	117	3,284
Business Law	....	....	421	257	29	707
Accountancy	....	78	104	117	21	320
Economics	....	....	288	141	26	455
History of Commerce	....	....	6	3	....	9

FOREIGN LANGUAGES IN THE SECONDARY SCHOOLS
1910-11 to 1941-42

Percentage of students studying foreign languages in Ontario secondary schools



GRAPH 5

TABLE 18—CLASSIFICATION OF VOCATIONAL PUPILS BY SUBJECTS OF STUDY, 1941-42

SUBJECTS	GRADES						Total
	Preparatory and IX	X	XI	XII	XIII	Special Pupils	
Languages—							
English	11,802	8,643	4,600	1,822	186	356	27,409
French	3,667	2,287	1,304	609	178	41	8,086
Social Studies							
Social Studies	10,744	7,075	1,531	576	50	108	20,084
Regional Geography	6,420	1,590	....	....	....	....	8,010
Economic Geography	....	3,105	36	35	....	....	3,176
History of Commerce and Industry	276	82	1,854	602	....	94	2,908
Modern World History	30	407	307	227	10	2	983
Ancient and Mediaeval History	....	....	....	33	30	....	63
Current Events	....	....	....	8	....	....	8
Mathematics—							
General Mathematics	9,028	3,176	1,074	514	20	31	13,843
Vocational Mathematics	2,578	3,454	1,603	595	....	30	8,260
Algebra	160	786	691	77	167	7	1,888
Geometry (Matriculation)	160	191	189	332	153	5	1,030
Trigonometry (Matriculation)	....	....	171	90	180	6	447
Science—							
General Science	10,799	3,458	794	550	20	8	15,529
Physics	11	1,327	1,539	344	149	2	3,372
Chemistry	17	1,196	1,129	657	167	4	3,233
Biology	....	12	5	5	....	....	22
General—							
Art (General Course)	4,841	1,104	245	113	5	33	6,341
Music	9,167	2,840	208	50	....	....	12,265
Health and Physical Education	11,672	8,721	4,507	1,966	223	534	27,623
Agriculture—							
Agricultural Science	218	225	58	26	....	....	527
Farm Economics	....	....	5	5	....	....	10
Farm Mechanics	122	60	35	10	....	....	227
Veterinary Science	.....	....	5	5	....	....	10
Live Stock	....	12	5	5	....	....	22
Poultry	....	....	5	5	....	....	10
Field Crops	....	12	5	5	....	....	22
Apiculture	....	....	5	5	....	....	10
Horticulture	15	12	5	5	....	....	37
Bacteriology	....	....	....	5	....	....	5
Art—							
Vocational Art	4,100	1,261	322	155	23	42	5,903
Commerical—							
(a) Basic Theory:							
Economics	....	....	1,530	694	78	499	2,801
Money and Banking	....	....	....	16	....	....	16
Business Organization	....	....	....	....	23	....	23
Business Law	....	23	1,423	739	23	328	2,536
Consumer Economics	....	....	....	13	....	....	13
(b) General Practice:							
Business Practice	10,387	179	26	46	8	40	10,686
Secretarial Practice	....	....	....	97	....	....	97
Office Practice	....	45	1,795	786	61	623	3,310
Salesmanship	109	26	51	27	....	11	224
Merchandising	....	9	....	....	....	....	9

TABLE 18—CLASSIFICATION OF VOCATIONAL PUPILS BY SUBJECTS OF STUDY, 1941-42

SUBJECTS	GRADES						Total
	Preparatory and IX	X	XI	XII	XIII	Special Pupils	
Commercial—*Continued*							
(c) Correspondence:							
Penmanship	6,646	3,991	1,426	406	78	539	13,086
Spelling	298	321	110	29	....	....	758
Stenography	186	3,950	2,330	1,092	67	654	8,279
Typewriting	4,348	4,415	2,453	1,107	100	664	13,087
Correspondence and Filing	488	921	2,029	945	84	615	5,082
(d) Accounting:							
Commercial Arithmetic	2,636	3,615	1,747	637	78	427	9,140
Rapid Calculation	....	....	25	3	....	29	57
Business Machines	....	....	193	119	23	46	381
Bookkeeping	276	3,958	2,205	659	61	564	7,723
Accountancy	....	....	100	297	17	41	455
Home Economics—							
Home Economics	2,711	2,332	836	409	16	75	6,379
Industrial—							
(a) Industrial Drafting:							
Drafting	5,513	3,481	1,435	597	17	42	11,085
Machine Drawing	1,275	961	567	311	21	20	3,155
Architectural Drawing	....	1	....	....	....	....	1
(b) Crafts:							
Pattern Making	596	731	261	158	....	1	1,747
Cabinet Making	....	506	16	25	....	....	547
Instrument Making	....	....	92	66	....	4	162
Printing	3,044	857	101	38	2	13	4,055
(c) Science:							
Aeronautics	....	219	177	100	15	....	511
Geology	....	10	1	5	....	....	16
Mineralogy	....	10	1	5	....	....	16
Assaying	....	69	....	....	....	....	69
(d) Engineering:							
Architecture and Building Construction	....	495	149	121	....	....	765
Stationary Engineering	....	....	37	15	....	....	52
Applied Electricity	3,567	1,946	677	127	5	24	6,346
Electrical Construction	235	89	17	10	....	....	351
Radio	....	....	127	70	....	....	197
Surveying	....	10	16	5	....	....	31
Mining	....	53	29	5	....	....	87
(e) Trades and Industry:							
General Woodworking	4,668	1,557	405	91	....	27	6,748
Carpentry	487	219	209	72	....	....	987
Brick Work	412	15	11	....	....	....	438
Plumbing	....	15	....	....	....	....	15
Sheet Metal Work	3,268	1,161	332	72	6	....	4,839
Foundry Work	42	338	122	5	....	11	518
Welding	277	219	104	85	....	4	689
Forging and Heat Treatment	....	90	....	41	....	....	131
Machine Shop Practice	4,835	2,952	1,084	414	13	29	9,327
Ignition	....	....	167	30	....	....	197
Motor Mechanics	4,280	1,716	450	110	7	39	6,602
Aero Engines	....	131	116	29	....	....	276
Rigging	....	....	116	43	....	....	159
Ore Dressing	....	....	6	5	....	....	11

TABLE 19—ANNUAL DEPARTMENTAL EXAMINATION RESULTS, 1942

(a) HONOUR GRADUATION DIPLOMA—Issued to pupils completing Grade XIII in 1942

Pupils classified by Schools	Total Number of Candidates Reported	Total Number of Candidates Qualifying	Classification of Successful Candidates by:—				
			(1) Year in which the required standing in nine U.S. papers was obtained		(2) Method by which standing was obtained in 1942		
			(a) All in 1942	(b) Part in 1942 and part in previous years	(a) At Written Dept'l. Exams	(b) Under provisions of Circular No. 27	
						Farm Employment	On Enlistment
Collegiate Institutes	2,152	1,466	1,053	413	784	610	72
High Schools	1,336	951	531	420	373	543	35
Continuation Schools	301	243	103	140	66	173	4
Vocational Schools	103	52	27	25	13	27	12
Collegiates or High Schools combined with Vocational Schools or Departments	1,347	897	593	304	479	382	36
Totals	5,239	3,600	2,307	1,302	1,715	1,735	159

(b) GRADUATION DIPLOMA—Issued to pupils completing Grade XII in 1942

Pupils classified by Schools	Total number of pupils recommended	Pupils classified by Courses								
		General				Industrial	Agriculture	Home Economics	Commercial	Art
		Total	Regular	5 Options	3 Options					
Collegiate Institutes	2,740	2,714	2,111	265	338	...	...	...	26	...
High Schools	2,101	2,026	1,742	48	236	...	...	...	72	3
Continuation Schools	978	972	869	16	87	1	...	...	5	...
Vocational Schools	1,109	127	117	7	3	330	...	87	527	38
Collegiates or High Schools combined with Vocational Schools or Departments	2,208	1,755	1,326	168	261	86	4	24	339	...
Private Schools	1,241	1,240	1,084	23	133	...	...	1	...	...
Totals	10,377	8,834	7,249	527	1,058	417	4	112	969	41

(c) INTERMEDIATE CERTIFICATE—Issued to pupils completing Grade X in 1942

Pupils classified by Schools	Total number of pupils recommended	Pupils classified by Courses					
		General	Industrial	Agriculture	Home Economics	Commercial	Art
Secondary Schools:							
Collegiate Institutes	4,106	3,992	...	...	...	114	...
High Schools	3,749	3,510	6	...	...	229	4
Continuation Schools	1,665	1,646	2	...	6	11	...
Vocational Schools	3,609	353	1,321	...	219	1,662	54
Collegiates or High Schools combined with Vocational Schools or Departments	4,212	2,468	560	44	87	1,052	1
Primary Schools:							
Fifth Classes of Public Schools (with a few Grade C Continuation Schools)	940	687	...	...	...	252	1
Fifth Classes of R. C. Separate Schools	1,218	1,084	...	...	...	133	1
Totals	19,499	13,740	1,889	44	312	3,453	61

(d) June Middle School

Subjects	Number of Candidates	Number Recommended Regularly	Number Recommended under Cir. 27	Standing Granted by Board	Aegrotat	Total Successful	Per cent. Successful 1942	Per cent. Successful 1941
English Composition	12,519	9,478	1,808	60	5	11,351	90.67	91.17
English Literature	12,470	9,483	1,876	57	5	11,421	91.59	90.93
Modern History	13,457	9,891	2,161	59	4	12,115	90.03	
Ancient and Mediaeval History	14,322	11,041	1,410	15	6	12,472	87.08	88.89
Algebra	16,363	11,172	1,761	41	6	12,980	79.32	78.26
Geometry	12,665	8,900	1,888	110	5	10,903	86.09	84.41
Physics	12,717	9,547	1,295	35	5	10,882	85.57	84.47
Chemistry	11,293	8,231	1,381	84	6	9,702	85.91	85.05
Latin Authors	10,990	7,529	1,621	64	5	9,219	83.88	83.15
Latin Composition	10,993	7,528	1,633	64	5	9,230	83.96	83.31
French Authors	11,532	7,925	1,688	80	3	9,696	84.08	84.22
French Composition	11,526	7,923	1,693	94	3	9,713	84.27	84 22
German Authors	895	762	66	4		832	92.96	92.14
German Composition	896	762	66	5		833	92.97	91.74
French Literature	307	257	11	3		271	88.27	85.85
Special French Composition	307	261	11	3		275	89.58	71.65
Agriculture I	2,340	1,616	506	3	2	2,127	90.90	88.31
Agriculture II	1,894	1,187	488	7	2	1,684	88.91	88.40
Greek Authors	53	51	1			52	98.11	98.33
Greek Accidence	55	52	2			54	98.18	96.83
Spanish Authors	151	123	8			131	86.75	77.32
Spanish Composition	150	123	8			131	87.33	84 62
Italian Authors	1	1				1	100.00	100.00
Italian Composition	1	1				1	100.00	100.00
Music	76	58	11	1		70	92.10	94 44
Technical Arithmetic	215	154	26			180	83.72	93 13
Household Science I	70	50	6		1	57	81.43	100.00
Household Science II	34	28	2	1		31	91.18	92 96
Special Arithmetic	1	1				1	100.00	100.00
Special Zoology	1	1				1	100.00	100.00
Totals	158,294	114,136	21,427	790	63	136,416	86.18	85.73

Total Number of Candidates..........31,756 Number of Candidates Recommended Under Circular 27..........4,421 Total Number of Centres..........537

(e) June Upper School

Subjects	Number of Candidates	Candidates Recommended under War Time Reg. Cir. 27		Candidates Writing				Aegrotat	Appeals			Total Number Successful	Per cent.	
		Total Number	Per cent. Recommended	Total Number	Number Passing	Per cent. Passing	Number Granted M. S. Standing		Total Number	Number Sust'd.	Number Granted M. S. Standing		1942	1941
English Composition	7,977	2,434	30.51	5,492	3,872	70.50	11	51	124	39	2	6,396	80.18	76.52
English Literature	7,849	2,466	31.42	5,337	3,361	62.98	8	46	217	74	1	5,947	75.77	75.36
Modern History	4,369	1,414	32.36	2,923	2,033	69.55	....	32	57	15	....	3,494	79.97	80.38
Algebra	4,535	1,505	33.19	3,002	2,200	73.28	....	28	32	10	1	3,743	82.54	85.39
Geometry	5,717	2,022	35.37	3,650	2,684	73.53	5	45	40	11	....	4,762	83.30	85.06
Trigonometry	6,648	2,217	33.35	4,373	3,231	73.89	....	58	42	18	....	5,524	83.09	81.41
Botany	2,863	1,061	37.06	1,779	1,237	69.53	....	23	38	9	....	2,330	81.38	83.61
Zoology	3,006	1,124	37.39	1,859	1,466	78.86	....	23	20	5	....	2,618	87.09	86.89
Physics	3,842	1,431	37.25	2,387	1,715	71.85	....	24	30	7	....	3,177	82.69	75.48
Chemistry	4,552	1,561	34.29	2,964	1,989	67.11	1	27	55	15	1	3,592	78.91	80.07
Latin Authors	2,426	712	29.35	1,688	1,390	82.35	....	26	19	3	1	2,131	87.84	86.38
Latin Composition	2,256	638	28.28	1,592	1,371	86.12	....	26	10	3	1	2,038	90.34	84.80
French Authors	6,479	2,149	33.17	4,279	3,207	74.95	4	51	68	17	2	5,424	83.72	87.17
French Composition	6,389	2,095	32.79	4,239	3,064	72.28	12	55	95	39	3	5,253	82.22	89.52
German Authors	549	112	20.40	433	412	95.15	....	4	....	....	....	528	96.17	95.32
German Composition	539	107	19.85	428	375	87.62	1	4	12	4	....	490	90.91	92.99
French Literature	105	14	13.33	90	75	83.33	....	1	2	....	....	90	85.71	71.57
Special French Composition	132	12	9.09	120	87	72.50	....	....	....	....	....	99	75.00	71.77
Greek Authors	28	2	7.14	25	25	100.00	....	1	....	....	....	28	100.00	97.83
Greek Composition	30	2	6.66	27	27	100.00	....	1	....	....	....	30	100.00	100.00
Spanish Authors	57	9	15.79	47	34	72.34	1	1	1	....	....	44	77.19	67.74
Spanish Composition	54	7	12.96	46	35	76.09	....	1	3	....	....	43	79.63	72.22
Italian Authors	9	....	....	9	8	88.88	....	....	....	....	....	8	88.88	100.00
Italian Composition	8	....	....	8	7	87.50	....	....	....	....	....	7	87.50	80.00
Totals	70,419	23,094	32.80	46,797	33,905	72.45	43	528	865	269	12	57,796	82.07	82.81

Total Number of Candidates..........12,127   Number of Candidates Recommended Under Circular 27..........3,628   Total Number of Centres..........381

(f) August Upper School

Subjects	No. of Candidates Writing	No. Passing	Percentage Passing	Appeals		Total No. Successful	Per cent.	
				Total No.	No. Sustained		1942	1941
English Composition	79	58	73.42	7	1	59	74.68	72.90
English Literature	74	43	58.11	7	2	45	60.81	80.61
Modern History	29	18	62.07	1	1	19	65.52	36.00
Algebra	7	4	57.14	......	......	4	57.14	68.75
Geometry	21	11	52.38	3	3	14	66.67	52.38
Trigonometry	14	12	85.71	1	1	13	92.86	75.68
Botany	21	7	33.33	2	......	7	33.33	85.00
Zoology	49	39	79.59	5	3	42	85.71	75.00
Physics	2	1	50.00	......	......	1	50.00	100.00
Chemistry	8	7	87.50	......	......	7	87.50	100.00
Latin Authors	4	4	100.00	......	......	4	100.00	88.89
Latin Composition	10	10	100.00	......	......	10	100.00	66.67
French Authors	3	2	66.67	......	......	2	66.67	50.00
French Composition	3	1	33.33	......	......	1	33.33	54.55
German Authors	2	2	100.00	......	......	2	100.00	......
German Composition	3	2	66.67	1	......	2	66.67	......
French Literature	30	29	90.67	......	......	29	90.67	85.19
Special French Composition	21	17	80.95	......	......	17	80.95	81.25
Totals	380	267	70.26	27	11	278	73.16	71.86

Total Number of Candidates..........264 Total Number of Centres..........10

TABLE 20—SURVEY OF SCHOOL FACILITIES
June, 1943

Number of secondary schools having certain accommodations, aids and services

	Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools *	Senior Auxiliary Schools	Totals
Number of schools reporting	195	231	18	4	448
1. Accommodations:					
(a) Gymnasium	19	154	18	2	193
(b) Auditorium	24	129	17	4	174
2. Instructional Aids:					
(a) Lantern slides	56	183	16	3	258
(b) Silent films	9	66	15	3	93
(c) Sound films	7	46	13	1	67
(d) Radio	34	65	13	2	114
(e) Public address system	4	31	8	....	43
3. Health Services:					
(a) Schools belong to a Health Unit	25	52	15	4	96
(b) Service given by					
i. Nurse	13	47	14	4	78
ii. Doctor	17	47	12	4	80
iii. Dentist	1	16	7	4	28
(c) Not part of a Health Unit but service given by..					
i. Doctor or Nurse	38	28	....	....	66
ii. Dentist	1	6	....	....	7
(d) Sanitary conditions inspected during 1942-43...	98	85	11	1	195

* Pure vocational only; composite schools are included with High and Collegiate.

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43
NUMBER AND CERTIFICATES

A. Academic (including Academic-Vocational)

Cities	Full time teachers in Continuation Schools, High Schools and Collegiate Institutes														Part Time	
	Number			Academic Qualifications						Professional Certificates						
	Total	Male	Female	Dr.	D. Pæd	M. A.	B. Pæd	B.A.	Non. Grad.	Specialist	H.S.A. or Ordinary	I	Prov.	Temp.	Elementary	Others
Belleville........	28	15	13	....	....	1	3	21	3	17	10	....	....	1	....	...
Brantford........	35	14	21	....	....	3	....	25	7	23	12	....	....	....	....	...
Chatham........	18	9	9	....	....	2	....	15	1	16	2	....	....	....	....	1
Fort William.....	22	10	12	....	....	3	....	18	1	17	4	....	1	....	....	...
Galt............	20	12	8	....	....	4	1	8	7	14	6	....	....	....	....	1
Guelph..........	25	13	12	....	....	1	1	18	5	18	7	....	....	....	1	...
Hamilton........	77	56	21	....	....	19	3	49	6	67	10	....	....	....	....	1
Kingston........	32	20	12	....	....	5	1	25	1	26	6	....	....	....	....	...
Kitchener........	21	14	7	....	....	....	....	20	1	15	6	....	....	....	....	...
London..........	63	38	25	....	1	16	3	43	.....	58	5	....	....	....	6	...
Niagara Falls.....	21	11	10	....	....	2	....	19	.....	18	3	....	....	....	1	...
North Bay.......	22	12	10	....	....	3	....	15	4	15	7	....	....	....	....	...
Oshawa..........	23	15	8	....	....	4	....	17	2	16	7	....	....	....	....	...
Ottawa..........	72	50	22	....	....	13	1	56	2	55	16	....	1	....	....	...
Owen Sound.....	22	13	9	....	....	2	1	16	3	19	3	....	....	....	....	...
Peterborough.....	25	11	14	1	....	3	1	20	.....	21	4	....	....	....	....	...
Port Arthur......	13	5	8	....	....	4	....	8	1	11	2	....	....	....	....	...
St. Catharines....	25	13	12	....	....	1	3	20	1	19	6	....	....	....	....	...
St. Thomas......	19	11	8	....	....	1	2	15	1	16	3	....	....	....	....	...
Sarnia..........	38	21	17	....	....	3	....	29	6	30	7	....	1	....	1	...
Sault Ste. Marie..	23	11	12	....	....	3	....	20	.....	21	2	....	....	....	1	...
Stratford........	26	13	13	....	....	3	....	18	5	19	7	....	....	....	1	...
Sudbury.........	13	8	5	....	....	2	....	11	.....	9	4	....	....	....	....	...
Toronto.........	324	211	113	5	1	69	34	211	4	293	28	....	3	....	....	...
Welland.........	25	12	13	....	....	1	....	18	6	13	12	....	....	....	....	...
Windsor.........	99	55	44	1	....	10	1	82	5	79	20	....	....	....	2	...
Woodstock.......	22	10	12	....	....	2	....	17	3	19	3	....	....	....	....	...
All Cities......	1,153	683	470	7	2	180	55	834	75	944	202	....	6	1	13	3
All other Collegiates and High Schools.........	1,552	689	863	3	1	119	37	1,315	77	1,026	507	....	6	13	21	...
Total............	2,705	1,372	1,333	10	3	299	92	2,149	152	1,970	707	....	12	14	34	3
Continuation Schools......	477	188	289	2	....	19	4	288	164	120	177	158	10	12	33	...
Gross Total......	3,182	1,560	1,622	12	3	318	96	2,437	316	2,090	884	158	22	26	67	3

Note: 1. The section "Academic-Vocational" gives those teachers who teach in both the academic and vocational departments.

2. "Elementary" under "Part Time" gives those teachers whose time is divided between the elementary schools and the secondary. They are already counted as elementary teachers, hence are omitted from the full-time teachers here to avoid duplication.

3. Itinerant music teachers are not included.

4. For brevity, degrees are counted in the order given. Dr. includes all doctor degrees except the D. Paed.; M.A. includes M.Ed. and M.A., B. Paed.; B.A. includes all bachelor degrees except B. Paed.

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43 NUMBER AND CERTIFICATES

B. Academic-Vocational

Cities	Full time teachers engaged in both Academic and Vocational Departments														Part Time	
	Number			Academic Qualifications						Professional Certificates						
	Total	Male	Female	Dr.	D. Pæd	M. A.	B. Pæd	B.A.	Non. Grad.	Specialist	H.S.A. or Ordinary	I	Prov.	Temp.	Elementary	Others
Belleville	19	13	6	....	....	1	3	12	3	10	8	....	....	1	....	...
Brantford	29	12	17	....	....	3	....	18	8	16	12	....	....	1	....	...
Chatham	1	......	1	....	....	....	....	......	1	......	1	....	....	....	....	1
Fort William	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
Galt	14	8	6	....	....	2	....	5	7	8	6	....	....	....	....	1
Guelph	13	8	5	....	....	1	....	8	4	8	5	....	....	....	1	...
Hamilton	8	5	3	....	....	1	....	3	4	4	4	....	....	....	....	...
Kingston	18	10	8	....	....	1	1	15	1	15	3	....	....	....	....	...
Kitchener	11	7	4	....	....	....	....	10	1	7	4	....	....	....	....	...
London	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
Niagara Falls	17	7	10	....	....	1	....	16	.....	14	3	....	....	....	1	...
North Bay	11	7	4	....	....	1	....	6	4	6	5	....	....	....	....	...
Oshawa	9	5	4	....	....	1	....	7	1	6	3	....	....	....	....	...
Ottawa	2	2	......	....	....	....	....	1	1	......	1	....	1	....	....	...
Owen Sound	17	11	6	....	....	1	1	12	3	14	3	....	....	....	....	...
Peterborough	13	5	8	1	....	2	1	9	.....	11	2	....	....	....	....	...
Port Arthur	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
St. Catharines	10	7	3	....	....	....	2	7	1	7	3	....	....	....	....	...
St. Thomas	1	1	......	....	....	....	1	......	.....	1	....	....	....	....	....	...
Sarnia	27	16	11	....	....	2	....	19	6	20	6	1	1	....	1	...
Sault Ste. Marie	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
Stratford	13	7	6	....	....	1	....	7	5	9	4	....	....	....	....	...
Sudbury	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
Toronto	19	13	6	....	....	....	1	17	1	15	4	....	....	....	....	...
Welland	18	10	8	....	....	1	....	11	6	10	8	....	....	....	....	...
Windsor	......	......	......	....	....	....	....	......	.....	......	....	....	....	....	....	...
Woodstock	15	6	9	....	....	....	....	13	2	13	2	....	....	....	....	...
All Cities	285	160	125	1	....	19	10	196	59	194	87	1	2	2	3	2
All other Collegiates, High, and Vocational Schools	269	139	130	....	1	23	7	207	31	194	71	....	....	4	....	...
Total	554	299	255	1	1	42	17	403	90	388	158	1	2	6	3	2

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43
NUMBER AND CERTIFICATES

C. Vocational (including Academic-Vocational)

Cities	Full time teachers in Vocational Schools														Part Time	
	Number			Academic Qualifications						Professional Certificates						
	Total	Male	Female	Dr.	D. Pæd	M. A.	B. Pæd	B.A.	Non. Grad.	Specialist	H.S.A. or Ordinary	I	Prov.	Temp.	Elementary	Others
Belleville........	21	14	7	....	....	1	3	14	3	12	8	....	....	1	....	...
Brantford........	34	15	19	....	....	4	....	20	10	20	13	....	....	1	....	...
Chatham........	15	8	7	....	....	....	....	7	8	9	6	....	....	....	....	1
Fort William.....	30	18	12	....	1	2	....	18	9	13	14	2	....	1	....	...
Galt.............	19	11	8	....	....	2	....	10	7	13	6	....	....	....	....	...
Guelph..........	20	12	8	....	....	2	....	12	6	13	7	....	....	....	1	...
Hamilton........	121	81	40	1	....	8	8	58	46	62	57	1	....	1	....	1
Kingston........	28	18	10	....	....	1	1	21	5	20	6	1	....	1	....	...
Kitchener........	29	18	11	....	....	1	....	21	7	18	10	1	....	....	....	...
London..........	51	40	11	....	....	5	1	28	17	32	17	....	....	2	....	1
Niagara Falls....	27	14	13	....	....	1	....	21	5	20	6	....	....	1	1	...
North Bay.......	17	11	6	....	....	2	....	9	6	10	7	....	....	....	....	...
Oshawa..........	23	14	9	....	....	1	1	16	5	14	9	....	....	....	....	...
Ottawa..........	87	68	19	....	....	4	2	58	23	56	30	....	1	....	....	1
Owen Sound.....	22	13	9	....	....	1	1	16	4	18	4	....	....	....	....	...
Peterborough.....	26	14	12	1	....	3	1	16	5	23	3	....	....	....	....	...
Port Arthur......	25	14	11	....	....	....	1	17	7	16	8	....	....	1	....	...
St. Catharines....	30	20	10	....	....	....	4	15	11	17	11	....	....	2	....	...
St. Thomas......	19	11	8	....	....	....	1	15	3	14	5	....	....	....	....	...
Sarnia...........	33	20	13	....	....	2	....	24	7	23	8	1	1	....	1	...
Sault Ste. Marie..	20	13	7	....	....	2	....	12	6	12	8	....	....	....	....	...
Stratford........	14	7	7	....	....	1	....	8	5	10	4	....	....	....	....	...
Sudbury.........	33	20	13	....	....	2	2	25	4	18	15	....	....	....	....	...
Toronto.........	422	305	117	3	4	48	52	216	99	278	139	....	5	....	....	9
Welland.........	25	14	11	....	....	1	....	16	8	16	9	....	....	....	....	...
Windsor.........	56	37	19	....	....	3	....	27	26	32	23	....	....	1	....	...
Woodstock.......	15	6	9	....	....	....	....	13	2	13	2	....	....	....	....	...
All Cities........	1,262	836	426	5	5	97	78	733	344	802	435	6	6	12	3	13
All other Vocational Schools....	327	172	155	1	1	25	11	247	42	238	85	....	....	4	....	2
Total............	1,589	1,008	581	6	6	122	89	980	386	1,040	520	6	6	16	3	15
Net Total* (A+C−B)	4,217	2,269	1,948	17	8	398	168	3,014	612	2,742	1,246	163	26	36	67	16
Senior Auxiliary Schools—Hamilton and Toronto	62	33	29	....	....	2	3	10	47	58	3	1	....	....	....	1
Grand Totals.....	4,279	2,302	1,977	17	8	400	171	3,024	659	2,800	1,249	164	26	36	67	17

* Secondary School Teachers, excluding duplicates and Senior Auxiliary.

Courtesy "School Progress"

A Library is an Essential Part of a Modern School

TABLE 22—TEACHERS' SALARIES—FREQUENCY

Range	Continuation Schools						High Schools					
	P.	M.A.	F.A.	Total	Group Total	Group Percentage	P.	M.A.	F.A.	Total	Group Total	Group Percentage
$4,951 – $5,050												
$4,851 – $4,950												
$4,751 – $4,850												
$4,651 – $4,750												
$4,551 – $4,650												
$4,451 – $4,550							1			1	2	.2
$4,351 – $4,450												
$4,251 – $4,350												
$4,151 – $4,250												
$4,051 – $4,150							1			1		
$3,951 – $4,050							5			5	8	.7
$3,851 – $3,950												
$3,751 – $3,850							2			2		
$3,651 – $3,750												
$3,551 – $3,650							1			1		
$3,451 – $3,550											28	2.6
$3,351 – $3,450												
$3,251 – $3,350							6			6		
$3,151 – $3,250							8			8		
$3,051 – $3,150							14			14		
$2,951 – $3,050	1			1	3	.7	7	1		8	68	6.3
$2,851 – $2,950							4	1		5		
$2,751 – $2,850	1			1			12	3	2	17		
$2,651 – $2,750	1			1			14	6	4	24		
$2,551 – $2,650							6	3	5	14		
$2,451 – $2,550	3			3	16	3.4	14	8	14	36	215	19.8
$2,351 – $2,450	2		1	3			18	10	8	36		
$2,251 – $2,350	1			1			13	17	10	40		
$2,151 – $2,250	3			3			4	29	15	48		
$2,051 – $2,150	3	2	1	6			16	19	20	55		
$1,951 – $2,050	15			15	128	26.8	8	24	40	72	566	52.1
$1,851 – $1,950	12	2		14			4	26	56	86		
$1,751 – $1,850	24	1	2	27				48	60	108		
$1,651 – $1,750	26	4		30				46	76	122		
$1,551 – $1,650	27	5	10	42			3	47	128	178		
$1,451 – $1,550	39	9	16	64	316	66.2		17	109	126	199	18.3
$1,351 – $1,450	22	12	56	90				4	53	57		
$1,251 – $1,350	9	8	40	57					16	16		
$1,151 – $1,250	5	12	52	69								
$1,051 – $1,150		6	30	36								
$951 – $1,050	4		9	13	14	2.9						
$851 – $950			1	1								
$751 – $850												
Total Teachers	198	61	218	477			161	309	616	1,086		
Median Salary	$ 1,600	$ 1,400	$ 1,350	$ 1,450			$ 2,650	$ 1,850	$ 1,750	$ 1,850		
Average Salary	1,674	1,407	1,308	1,472			2,656	1,927	1,744	1,930		
Increase in Average over Year 1941-42	105	158	154	137			68	125	61	76		

—decrease P.—Principal. M.A.—Male Assistant. F.A.—Female Assistant.

DISTRIBUTION—FULL-TIME TEACHERS, 1942-43

Collegiate Institutes						Vocational Schools*						All Schools			
P.	M.A.	F.A.	Total	Group Total	Group Percentage	P.	M.A.	F.A.	Total	Group Total	Group Percentage	Total Teachers	Group Total	Group Percentage	Group Percentage 1940–41
3	.....	.....	3	5	.3	.....	.....	.....	.....	4	.4	3	9	.3	.7
.....	...	.....	.....			.....	.....	.....	.....			.....			
.....	.....	.....	.....			.....	.....	.....	.....			.....			
1	.....	.....	1			.....	.....	.....	.....			1			
1	.....	.....	1			4	.....	.....	4			5			
5	.....	.....	5	24	1.5	2			2	7	.7	8	33	.8	
4	.....	.....	4			2	.....	.....	2			6			
4	.....	.....	4			2	.....	.....	2			6			
7	.....	.....	7			1	.....	.....	1			8			
4	.....	.....	4			.....	.....	.....	.....			5			
5	.....	.....	5	101	6.4	3	.....	.....	3	55	5.3	13	164	3.9	3.5
4	.....	.....	4			.....	.....	.....	.....			4			
8	.....	.....	8			2	.....	.....	2			12			
1	9	.....	10			1	8	.....	9			19			
4	51	19	74			.....	35	6	41			116			
2	71	51	124	296	18.7	1	84	27	112	296	28.5	236	620	14.8	12.6
3	53	8	64			.....	59	14	73			137			
1	26	4	31			.....	21	5	26			63			
2	43	6	51			.....	56	6	62			121			
2	20	4	26			.....	19	4	23			63			
3	38	24	65	314	19.8	.....	69	28	97	282	27.2	171	667	15.9	14.5
.....	20	14	34			.....	23	9	32			71			
6	37	38	81			.....	33	33	66			165			
2	44	34	80			.....	33	15	48			153			
.....	39	15	54			.....	23	16	39			107			
.....	40	49	89	431	27.2	.....	41	16	57	285	27.5	185	947	22.6	20.2
.....	52	29	81			.....	36	25	61			181			
.....	46	51	100			.....	33	23	56			197			
.....	38	33	71			.....	34	23	57			179			
.....	46	44	90			.....	35	19	54			205			
.....	38	54	92	402	25.3	.....	13	16	29	108	10.4	208	1,204	28.8	28.8
.....	41	62	103			.....	23	19	42			245			
.....	40	65	105			.....	14	8	22			262			
.....	20	44	64			.....	1	10	11			227			
.....	11	27	38			.....	.....	4	4			262			
.....	1	8	9	13	.8	.....	.....	.....	.....			200	529	12.6	16.2
.....	1	1	2			.....	.....	.....	.....			149			
.....	1	1	2			.....	.....	.....	.....			75			
.....	.....	.....	.....			.....	.....	.....	.....			69			
.....	.....	.....	.....			.....	.....	.....	.....			36			
.....	.....	.....	.....			.....	.....	.....	.....			13	14	.3	3.5
.....	.....	.....	.....			.....	.....	.....	.....			1			
.....	.....	.....	.....			.....	.....	.....	.....			.....			
72	826	688	1,586			18	693	326	1,037			4,186			
$ 3,950	$ 2,575	$ 2,350	$ 2,550			$ 4,350	$ 3,050	$ 2,650	$ 2,850			.....			
3,850	2,695	2,368	2,606			4,253	2,876	2,621	2,822			.....			
48	110	40	73			52	106	118	111			−123			

*Whole-time teachers in Vocational work. Vocational teachers who spend part-time in High School (or Collegiate Institute) and the balance of the time in the Vocational School are shown in the High School (or Collegiate Institute) section.

THE CONTINUATION SCHOOLS

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Counties															
Acton	A	80	35	45	81	93.7	34	22	13	11	....	52	....	12	16
Agincourt	A	110	46	64	105	93.0	46	16	17	19	12	41	....	....	69
Ailsa Craig	B	36	17	19	35	91.3	5	12	10	9	....	15	....	....	21
Allenford	B	26	9	17	26	94.0	10	5	4	7	....	16	....	....	10
Alton	B	22	10	12	22	92.5	12	3	1	6	....	8	....	....	14
Alvinston	A	58	28	30	59	93.7	17	12	14	8	7	31	....	1	26
Arkona	C	7	1	6	10	88.0	2	5	....	....	....	2	....	....	5
Aultsville	B	22	5	17	24	91.0	2	9	9	2	....	9	....	....	13
Ayr	B	33	13	20	37	95.0	12	5	8	8	....	22	....	....	11
Bancroft	B	43	19	24	42	96.3	17	9	11	6	....	35	....	6	2
Bath	B	23	6	17	23	88.4	7	6	3	7	....	11	....	....	12
Beachburg	B	17	5	12	22	89.0	3	4	6	4	....	11	....	....	6
Beaverton	A	92	36	56	84	92.0	37	18	10	19	8	42	....	1	49
Beeton	B	40	17	23	42	88.6	15	15	4	6	....	24	....	....	16
Belmont	B	49	19	30	49	94.1	18	16	8	7	....	17	....	....	32
Blackstock	A	42	16	26	42	95.8	13	8	5	8	8	16	....	26	....
Blyth	B	33	15	18	31	93.0	14	6	8	5	....	16	....	17	....
Bobcaygeon	A	33	13	20	34	93.1	12	7	6	4	4	25	....	2	6
Bolton	B	44	25	19	42	91.1	17	16	4	7	....	15	....	28	1
Bothwell	A	38	22	16	38	93.1	15	14	3	1	5	17	....	14	7
Brooklin	B	44	16	28	46	93.4	16	10	12	6	....	19	....	....	25
Brownsville	B	30	10	20	30	95.1	11	6	7	6	....	16	....	12	2
Brussels	A	68	34	34	67	95.4	21	13	12	16	6	23	1	44	....
Burgessville	B	38	19	19	36	96.5	11	13	9	5	....	24	14	....	....
Caledon East	B	32	14	18	32	91.6	12	4	10	6	....	19	....	13	....
Cannington	B	46	20	26	43	84.0	9	11	11	15	....	29	5	....	12
Cardinal	A	70	35	35	73	94.8	33	14	10	8	5	56	3	1	10
Carp	A	50	18	32	51	92.4	16	13	13	5	3	24	....	....	26
Castleton	B	24	13	11	22	91.8	13	4	4	3	....	8	....	....	16
Chalk River	B	21	10	11	24	91.3	7	7	7	....	....	19	....	....	2
Chatsworth	B	56	23	33	57	90.8	25	10	12	9	....	15	....	....	41
Claremont	B	28	9	19	29	95.5	12	7	3	6	....	14	....	1	13
Clifford	B	29	10	19	29	95.5	10	10	7	2	....	13	1	8	7
Cobden	A	53	23	30	52	95.3	15	8	15	4	11	24	2	....	27
Coldwater	B	37	14	23	39	85.7	10	11	8	8	....	19	....	....	18

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Counties															
Comber	A	69	26	43	71	96.0	24	15	20	6	4	26	...	...	43
Conseeon	B	23	10	13	20	90.1	11	7	4	1	...	8	...	...	15
Cookstown	B	46	19	27	44	92.0	17	12	4	13	...	27	...	...	19
Cooksville	B	36	16	20	34	93.3	11	11	11	3	...	28	...	...	8
Creemore	A	74	21	53	70	94.8	21	16	18	10	9	27	...	9	38
Cumberland	B	20	7	13	21	95.4	8	7	3	2	...	16	...	...	4
Delaware	A	38	19	19	37	92.2	14	9	4	8	3	10	2	...	26
Denbigh	B	19	7	12	18	93.6	5	3	4	7	...	14	...	2	3
Dorchester	B	31	18	13	29	93.8	11	7	9	4	...	17	...	...	14
Drayton	A	56	24	32	55	95.2	21	14	13	8	...	14	...	1	41
Dresden	A	98	28	70	105	95.9	40	24	17	15	2	36	...	19	43
Drumbo	B	26	7	19	24	89.0	10	9	1	6	...	12	...	...	14
Dublin	A	70	26	44	54	88.1	22	17	16	6	9	17	10	1	42
Eganville (Pub.)	B	31	12	19	29	91.2	13	7	5	6	...	23	...	...	8
Eganville (R. C.)	A	57	25	32	53	95.9	17	12	11	11	6	35	...	...	22
Elgin	A	52	17	35	47	91.7	15	13	18	6	...	16	...	...	36
Elmvale	B	53	17	36	52	91.6	17	16	10	10	...	20	2	...	31
Embro	A	58	18	40	57	96.0	22	15	10	5	6	19	...	...	39
Ennismore	B	15	2	13	16	88.0	4	5	3	1	...	6	...	5	4
Erin	B	49	17	32	51	85.7	15	19	7	8	...	...	13	28	8
Fenelon Falls	A	66	27	39	65	91.7	22	18	9	4	13	32	...	...	34
Feversham	B	21	6	15	25	89.4	4	7	3	7	...	4	...	...	17
Fitzroy Harbour	B	35	17	18	33	93.3	10	15	3	7	...	23	...	...	12
Flinton	B	31	12	19	28	85.2	11	7	7	6	...	8	...	20	3
Florence	A	66	32	34	65	95.6	21	18	15	6	6	11	...	5	50
Fordwich	B	28	12	16	27	94.2	10	12	3	3	...	11	...	...	17
Forest Hill	A	465	233	232	437	93.9	123	115	100	64	63	459	...	6	...
Forester's Falls	B	23	13	10	17	73.5	8	6	1	8	...	8	...	...	15
Frankford	A	36	20	16	36	92.0	16	11	5	4	...	24	...	9	3
Grand Valley	A	60	24	36	58	91.6	19	19	10	9	3	23	...	...	37
Haliburton		16	8	8	16	93.5	9	3	4	...	...	16	...	...	...
Hallville	A	47	17	30	44	89.0	23	8	7	5	4	27	...	13	7
Hensall	B	28	15	13	27	94.2	12	7	6	3	...	17	...	2	9
Hepworth	B	34	12	22	35	95.7	15	6	6	7	...	9	...	25	...
Highgate	B	21	6	15	20	91.7	8	5	3	5	...	12	1	...	8
Holstein	B	26	12	14	28	95.6	10	10	5	1	...	14	...	...	12
Honeywood	B	26	16	10	24	91.9	8	10	4	4	...	11	...	...	15

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrol-ment	Male	Female	Average Daily Attend-ance for the Year	Attend-ance Efficiency Percent-age	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Counties															
Ilderton	B	43	25	18	41	87.2	15	13	10	5	....	9	....	....	34
Inglewood	B	18	7	11	16	92.2	5	5	4	4	....	7	....	....	11
Jarvis	B	30	9	21	33	94.8	10	10	4	6	....	17	1	....	12
Kars	B	52	19	33	49	95.1	15	13	15	9	....	18	....	....	34
Kenmore	B	23	16	7	20	93.4	11	8	4	....	....	16	....	2	5
Kinburn	B	54	19	35	50	93.4	18	12	10	12	2	11	....	43	....
Kinmount	B	19	6	13	18	85.6	12	3	1	3	....	17	2	....	....
Lambeth	B	56	21	35	55	97.6	22	9	13	12	....	21	....	....	35
Lanark	B	49	13	36	52	93.1	22	12	12	3	....	25	....	....	24
Lansdowne	B	39	20	19	39	95.3	15	7	10	7	....	7	....	....	32
Laurel	C	6	2	4	5	92.4	3	3	....	....	....	6	....	....	....
Lefroy	B	33	11	22	31	87.5	9	11	5	8	....	5	....	....	28
Lion's Head	B	24	8	16	23	93.1	11	6	1	6	....	11	....	....	13
Little Britain	B	31	17	14	30	94.7	15	5	5	6	....	13	....	....	18
Lobo	B	45	21	24	43	94.1	14	13	13	5	....	9	....	36	....
Long Branch	A	200	103	97	196	91.1	107	37	37	13	6	157	....	....	43
Lynden	B	35	24	11	32	89.6	13	11	4	7	....	17	....	18	....
Lyndhurst	A	56	19	37	52	94.9	19	16	10	11	....	9	....	....	47
Malakoff	B	8	4	4	6	72.1	4	3	....	1	....	3	....	....	5
Mallorytown	B	46	13	33	46	90.9	15	18	10	3	....	12	....	....	34
Manotick	B	52	15	37	52	94.9	15	11	11	8	7	12	2	....	38
Melbourne	B	16	9	7	14	87.2	7	3	1	5	....	4	....	1	11
Merlin	A	54	13	41	50	89.1	14	16	18	4	2	18	....	....	36
Merrickville	B	42	17	25	38	93.1	8	17	9	8	....	30	....	....	12
Metcalfe	B	45	13	32	43	93.9	20	12	8	5	....	17	....	28	....
Millbrook	A	58	18	40	54	91.3	18	13	15	10	2	22	....	....	36
Milverton	A	75	30	45	79	95.6	26	13	13	15	8	34	....	1	40
Minden	B	27	8	19	25	87.7	9	5	10	3	....	18	....	1	8
Minesing	B	20	10	10	19	92.6	6	10	....	4	....	5	....	15	....
Mount Albert	B	35	20	15	35	95.0	13	8	4	10	....	14	....	6	15
Mount Brydges	B	36	11	25	36	93.4	13	10	5	8	....	9	....	....	27
Mount Elgin	B	32	17	15	36	95.9	11	9	6	6	....	13	....	19	....
Mount Pleasant	B	37	11	26	35	92.7	14	11	6	6	....	31	....	6	....
Navan	B	23	5	18	23	93.4	10	5	3	5	....	7	....	....	16
New Dundee	B	30	16	14	30	93.1	11	11	5	3	....	11	....	1	18
New Hamburg	A	70	25	45	68	91.6	24	21	7	12	6	46	....	4	20

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Counties															
North Augusta	B	41	12	29	38	92.0	24	8	7	2	....	8	....	....	33
North Gower (1940-41)	B	35	7	28	33	94.2	11	5	9	10	....	18	1	16	....
Odessa	B	49	13	36	49	92.2	13	17	9	10	....	17	4	....	28
Oil Springs	B	27	14	13	27	93.5	7	10	6	4	....	7	....	....	20
Orono	A	59	26	33	56	95.0	20	11	10	6	12	25	....	....	34
Otterville	B	34	10	24	32	90.1	12	12	4	6	....	23	....	3	8
Paincourt	B	41	11	30	40	96.5	12	13	6	10	....	34	....	2	5
Paisley	A	74	32	42	64	95.1	28	20	10	13	3	31	12	....	31
Pakenham	B	40	16	24	43	93.7	12	12	9	7	....	18	1	2	19
Palmerston	A	130	46	84	129	97.8	41	23	21	14	31	60	....	....	70
Pelee Island	B	29	13	16	28	92.9	8	8	7	6	....	16	....	....	13
Pelham	A	113	49	64	109	94.1	40	27	20	19	7	35	....	13	65
Pickering	B	53	25	28	49	92.4	21	13	12	7	....	23	....	....	30
Plattsville	A	41	15	26	38	93.0	12	10	5	6	8	6	....	35	....
Port Burwell	B	31	8	23	30	93.5	20	3	5	3	....	15	....	4	12
Port McNicoll	A	34	12	22	34	93.0	15	4	8	7	....	33	....	....	1
Princeton	B	29	9	20	27	92.6	7	9	6	7	....	13	6	....	10
Richmond	A	60	29	31	61	94.5	17	12	12	12	7	26	....	....	34
Ripley	A	53	26	27	53	96.6	17	10	8	9	9	21	1	....	31
Rockwood	B	41	12	29	35	95.2	15	5	12	9	....	26	....	4	11
Rodney	A	67	23	44	68	92.9	24	16	9	9	9	43	....	1	23
Russell	A	50	23	27	51	93.6	13	16	8	9	4	37	....	9	4
St. George	A	58	19	39	56	90.9	21	14	9	7	7	39	11	....	8
Schomberg	B	33	15	18	33	88.2	17	6	7	3	....	11	....	13	9
Scotland (1940-41)	B	33	12	21	32	87.8	13	7	9	4	....	16	....	12	5
Seeley's Bay	B	51	17	34	53	90.8	18	15	7	11	....	16	14	....	21
Selkirk	B	34	17	17	31	90.5	16	9	6	3	....	6	....	....	28
Severn Bridge	B	25	6	19	22	88.6	11	4	8	2	....	2	....	17	6
Singhampton	B	25	13	12	21	84.8	9	7	5	4	....	10	....	....	15
Southampton	A	61	18	43	60	95.7	23	16	11	8	3	58	....	....	3
South Mountain	A	83	35	48	72	92.3	30	15	11	12	15	26	....	....	57
Sparta	B	27	10	17	28	89.4	9	6	8	4	....	9	....	18	....
Spencerville	A	49	19	30	48	95.6	16	13	12	8	....	28	....	....	21
Springfield	B	27	11	16	28	96.7	9	8	4	6	....	15	....	....	12
Stayner	A	80	32	48	78	94.9	25	19	20	12	4	42	....	....	38
Stella	B	14	4	10	13	91.0	3	6	4	1	....	4	....	....	10

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Counties															
Stevensville	A	50	28	22	47	91.9	14	15	8	9	4	32	....	....	18
Stouffville	A	126	50	76	119	94.8	39	33	20	18	16	51	....	16	59
Sunderland	B	23	8	15	24	80.9	4	13	2	4	....	7	....	....	16
Sutton West	A	85	31	54	85	93.6	29	21	15	13	7	56	27	....	2
Tamworth	A	67	25	42	60	94.5	22	12	13	9	11	30	....	10	27
Tara	B	52	27	25	52	94.3	22	12	7	11	....	13	....	28	11
Tavistock	B	33	11	22	33	92.5	14	6	12	1	....	25	....	8	....
Teeswater	A	67	29	38	66	96.8	28	18	10	5	6	36	....	31	....
Thamesford	B	55	13	42	59	94.8	21	13	11	10	....	20	....	1	34
Thamesville	A	60	29	31	59	92.0	20	14	8	6	12	35	....	....	25
Thedford	B	29	7	22	30	91.8	15	3	8	3	....	14	....	....	15
Thorndale	B	30	6	24	30	94.8	7	9	6	8	....	10	....	20	....
Thornton	B	21	7	14	20	90.0	6	10	1	4	....	5	....	....	16
Tiverton	B	27	6	21	24	96.0	12	11	2	2	....	15	....	....	12
Tottenham	B	48	15	33	38	71.5	22	12	7	7	....	24	....	16	8
Wales	B	43	12	31	40	94.0	19	11	8	5	....	14	....	....	29
Warkworth	A	47	18	29	43	93.1	14	10	7	6	10	19	....	28	....
Wellesley	B	16	5	11	17	95.2	7	4	5	....	....	13	....	2	1
Wellington	A	74	29	45	74	88.1	26	25	9	5	9	54	....	....	20
West Lorne	B	37	17	20	39	93.7	18	8	5	6	....	21	....	16	....
Westmeath	B	20	9	11	17	85.3	9	5	5	1	....	12	....	1	7
Westport (Pub.)	B	53	14	39	51	95.7	21	13	10	9	....	24	....	20	9
Westport (R. C.)	B	49	17	32	47	97.0	7	14	6	7	15	2	24	11	12
Wheatley	A	63	26	37	64	91.2	25	19	9	6	4	26	....	18	19
Wilberforce	B	11	6	5	12	82.7	4	3	....	4	....	9	....	....	2
Wolfe Island	C	15	7	8	16	86.5	10	5	....	....	....	7	....	8	....
Woodville	B	52	21	31	46	91.0	12	15	17	8	....	23	....	....	29
Wooler	B	26	13	13	24	91.9	12	3	4	7	....	12	....	....	14
Wroxeter	B	39	13	26	37	91.6	15	7	11	6	....	11	....	....	28
Wyoming	B	35	18	17	41	94.9	9	13	6	7	....	20	....	....	15
Totals	......	8,027	3,234	4,793	7,787	92.4	2,844	2,020	1,508	1,212	443	3,965	160	895	3,007

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
In Districts															
Blind River	A	51	23	28	50	96.6	21	6	12	6	6	44	....	7	....
Bruce Mines	B	41	16	25	37	86.6	13	7	12	9	....	23	....	....	18
Burk's Falls	A	54	18	36	51	95.1	19	9	15	7	4	32	....	22	....
Coniston	A	72	28	44	80	95.7	38	18	14	2	....	72	....	....	....
Emo	A	27	13	14	28	92.3	8	5	9	5	....	20	....	....	7
Espanola	A	60	23	37	63	91.6	22	19	6	13	....	54	....	....	6
Fraserdale	C	11	6	5	10	92.1	3	2	1	3	2	9	....	....	2
Hornepayne	A	34	18	16	35	92.8	12	14	3	1	4	34	....	....	....
Little Current	B	34	15	19	35	88.9	15	8	7	4	....	33	....	1	....
MacTier	B	32	10	22	32	88.3	11	12	4	5	....	30	....	....	2
Manitowaning	B	20	5	15	21	90.0	7	3	5	5	....	8	....	....	12
Massey	B	37	15	22	31	93.8	16	7	11	3	....	23	....	14	....
Milford Bay	B	15	7	8	11	87.0	5	5	2	3	....	14	....	1	....
Mindemoya	B	31	12	19	29	93.1	10	7	7	7	....	16	....	....	15
Nipigon	B	24	16	8	21	92.4	14	5	2	3	....	22	....	2	....
Port Carling	B	32	15	17	30	88.2	10	5	11	6	....	13	....	....	19
Powassan	B	51	20	31	51	95.9	16	13	8	14	....	34	....	16	1
Red Lake	C	22	14	8	23	95.1	8	4	9	1	....	22	....	....	....
Richard's Landing	B	12	3	9	14	90.0	4	2	2	4	....	12	....	....	....
Schreiber	A	60	29	31	61	95.0	13	15	10	11	11	59	....	1	....
Sioux Lookout	A	81	31	50	85	91.8	22	29	16	9	5	81	....	....	....
Smooth Rock Falls	A	64	28	36	63	97.4	37	11	10	6	....	43	....	21	....
South River	B	43	8	35	38	89.6	22	6	10	5	....	38	1	4	....
Sprucedale	B	11	2	9	11	90.7	6	2	3	....	....	9	....	....	2
Sundridge	B	26	11	15	27	91.0	10	4	5	7	....	21	....	5	....
White River	C	14	4	10	13	92.8	5	4	4	1	....	12	....	2	....
Totals	......	959	390	569	950	92.0	367	222	198	140	32	778	1	96	84
Grand Totals	......	8,986	3,624	5,362	8,737	93.0	3,211	2,242	1,706	1,352	475	4,743	161	991	3,091
Increases for year	......	....	....	....	....	.7	157	....	....	....	34	....	11	14	60
Decreases for year	......	255	109	146	265	....	....	229	125	92	....	340	....	....	....
Percentages	......	....	40.3	59.7	....	....	35.7	24.9	19.0	15.0	5.4	52.6	2.0	11.0	34.4

TABLE 24—AGE-GRADE DISTRIBUTION, MAY, 1942

		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX	Boys	1	39	307	573	349	112	19	2	1	....	....	1,403	3,211
	Girls	4	52	423	774	396	133	23	3	....	....	....	1,808	
GRADE X	Boys	....	1	22	218	389	205	67	9	3	2	....	916	2,242
	Girls	....	2	62	364	536	271	77	12	2	....	....	1,326	
GRADE XI	Boys	....	....	1	25	176	269	112	31	....	1	....	615	1,706
	Girls	....	....	1	47	336	470	181	49	5	2	....	1,091	
GRADE XII	Boys	....	....	....	....	29	139	221	110	10	3	1	513	1,352
	Girls	....	....	....	3	46	289	345	118	27	8	3	839	
GRADE XIII	Boys	....	....	....	....	....	12	53	62	39	11	....	177	475
	Girls	....	....	....	....	....	27	85	117	49	12	8	298	
TOTALS BY SEXES	Boys	1	40	330	816	943	737	472	214	53	17	1	3,624	
	Girls	4	51	486	1,188	1,314	1,190	711	299	83	22	11	5,362	
GRAND TOTALS		5	91	816	2,004	2,257	1,927	1,183	513	136	39	12	8,986	

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Acton	77	550	2,580	....	2,204	5,476	2,204	37.4	15.0	52.4	12,190
Agincourt	93	2,064	7,340	....	5,261	10,061	4,397	55.3	24.2	79.5	53,144
Ailsa Craig	38	1,208	2,143	....	1,162	3,544	1,162	48.7	16.0	64.7	13,675
Allenford	28	811	964	....	2,077	2,930	656	53.6	12.0	65.6	4,589
Alton	20	1,750	1,386	1,000	258	2,745	568	69.0	14.3	83.3	7,379
Alvinston	55	942	2,358	....	1,781	4,959	650	45.9	6.0	51.9	4,643
Arkona	18	113	....	....	615	1,500	....	36.6	....	36.6	....
Aultsville	26	1,433	914	425	844	3,151	....	61.7	..	61.7	....
Ayr	40	1,184	1,797	....	1,641	3,595	802	47.1	10.5	57.6	2,845
Bancroft	45	1,072	334	....	1,500	2,759	....	32.1		32.1	....
Bath	24	949	1,037	....	959	3,200	....	71.9	......	71.9	....
Beachburg	22	639	1,033	....	2,159	3,272	1,005	75.4	23.1	98.5	2,008
Beaverton	85	1,278	2,704	....	2,816	6,820	....	41.3	.....	41.3	....
Beeton	48	742	1,326	....	1,959	3,192	654	34.1	7.0	41.1	4,812
Belmont	46	1,071	1,645	....	1,144	3,670	....	42.1	......	42.1	....
Blackstock	42	2,191	3,154	1,050	1,892	5,552	1,242	70.0	15.7	85.7	3,627
Blyth	32	731	1,417	....	1,210	4,028	....	64.8	....	64.8	....
Bobcaygeon	40	763	1,606	....	3,819	5,093	1,203	66.8	15.8	82.6	8,555
Bolton	43	603	1,679	....	2,298	3,289	1,088	39.0	12.8	51.8	2,008
Bothwell	38	841	2,363	....	1,825	4,740	....	63.5	......	63.5	....
Brooklin	54	813	2,529	540	2,085	4,447	1,376	42.5	13.1	55.6	16,478
Brownsville	30	612	1,459	....	1,670	3,753	....	64.3	.....	64.3	....
Brussels	71	1,165	2,277	....	2,000	5,830	....	44.4	.....	44.4	....
Burgessville	36	703	1,669	500	2,052	3,292	1,605	48.1	23.5	71.6	9,050
Caledon East	32	1,909	1,063	1,000	1,572	3,193	677	50.4	10.7	61.1	Paid off
Cannington	44	744	1,900	....	2,060	3,548	559	41.1	6.5	47.6	559
Cardinal	94	1,031	1,012	....	5,245	7,125	....	53.9	....	53.9	....
Carp	50	981	2,265	525	2,303	5,139	944	52.5	....	52.5	7,449
Castleton	22	850	1,651	....	1,985	3,378	1,198	78.1	27.7	105.8	10,135
Chalk River	25	1,429	....	....	1,300	2,769	....	60.2	....	60.2	....
Chatsworth	52	644	3,749	....	1,345	4,630	....	45.3	....	45.3	....
Claremont	29	121	1,636	576	2,753	3,186	....	56.3	.	56.3	....
Clifford	31	600	1,543	....	2,380	3,207	784	54.2	13.2	67.4	1,448
Cobden	53	1,172	4,001	....	3,078	6,173	1,619	60.1	15.8	75.9	19,694
Coldwater	81	934	1,369	....	2,644	3,455	1,342	36.2	14.1	50.3	11,563

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Comber	65	1,402	3,189	1,000	1,508	5,274	1,308	41.4	10.3	51.7	5,231
Consecon	18	743	819	600	1,388	2,434	......	68.9	......	68.9	......
Cookstown	47	1,670	1,173	......	1,705	3,071	......	34.8	......	34.8	......
Cooksville	39	1,129	1,078	......	2,902	3,984	1,004	53.0	13.4	66.4	6,981
Creemore	67	763	3,091	......	2,428	5,574	712	42.8	5.5	48.3	3,821
Cumberland	22	534	401	1,000	1,171	2,117	172	48.3	3.9	52.2	459
Delaware	36	1,271	4,040	1,050	2,342	4,295	1,046	60.9	14.8	75.7	1,951
Delta	34	1,651	1,482	......	......	2,263	......	58.2	......	58.2	......
Denbigh	20	1,625	636	150	400	2,202	477	58.1	12.6	70.7	6,500
Dorchester	30	1,278	1,443	750	3,590	3,162	1,673	55.5	29.3	84.8	4,515
Drayton	52	1,330	5,224	......	1,000	6,715	......	65.7	......	65.7	......
Dresden	109	1,245	4,066	......	5,026	9,754	584	47.2	2.8	50.0	4,092
Drumbo	24	1,211	1,462	......	1,000	3,760	......	80.3	......	80.3	......
Dublin	117	1,013	1,295	......	1,367	4,880	......	32.8	......	32.8	......
Eganville	23	1,026	924	......	3,088	3,910	712	87.0	15.8	102.8	4,954
Eganville (R. C.)	54	2,232	646	......	745	3,766	......	36.7	......	36.7	......
Elgin	45	1,268	4,548	......	1,445	5,344	1,445	61.2	16.5	77.7	1,376
Elmvale	46	1,875	1,525	300	600	3,762	......	41.7	......	41.7	......
Embro	49	656	3,453	......	5,593	5,220	1,043	55.0	11.0	66.0	8,055
Ennismore	23	815	950	872	......	2,712	......	62.9	......	62.9	......
Erin	54	831	2,352	......	2,358	3,916	1,565	38.4	15.3	53.7	10,952
Fenelon Falls	60	1,007	......	......	5,820	6,472	3,120	55.4	26.7	82.1	23,584
Feversham	25	1,821	1,456	850	205	2,878	548	59.1	11.2	70.3	1,096
Fingal	12	450	1,140	......	......	1,644	......	72.7	......	72.7	......
Fitzroy	34	924	866	1,000	750	3,413	......	52.8	......	52.8	......
Flinton	19	786	808	200	215	2,213	......	59.5	......	59.5	......
Florence	67	2,665	4,236	700	954	6,940	954	54.7	7.5	62.2	24,809
Fordwich	27	762	1,571	500	619	2,722	902	52.8	17.4	70.2	3,654
Forest Hill	404	1,684	......	......	73,954	51,112	17,496	64.9	22.2	87.1	192,106
Forester's Falls	20	1,097	584	100	238	2,506	......	66.4	......	66.4	......
Frankford	45	875	703	590	3,319	4,181	1,548	48.7	18.0	66.7	18,590
Grand Valley	55	950	2,152	......	1,958	5,008	......	47.8	......	47.8	......
Haliburton	13	871	......	......	2,614	2,698	772	10.5	3.0	13.5	1,544
Hallville	38	2,688	2,370	1,200	2,487	8,442	2,192	11.6	3.0	14.6	339
Hensall	25	595	1,409	......	1,731	3,699	......	74.8	......	74.8	......
Hepworth	35	1,274	1,945	......	1,352	3,658	802	53.6	11.7	65.3	5,613
Highgate	17	1,058	2,373	500	1,995	3,293	963	97.1	28.4	125.5	3,416

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (n)	Current	Capital (c)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Holstein	29	709	1,302	425	10,92	3,247	585	60.0	10.8	70.8	8,195
Honeywood	21	593	1,416	1,000	665	2,787	642	67.0	15.5	82.5	4,493
Ilderton	44	1,567	1,988	500	996	3,889	....	46.0	....	46.0	....
Inglewood	18	710	1,630	799	932	2,940	932	84.0	26.6	110.6	4,655
Jarvis	38	1,151	1,580	....	2,539	3,374	1,618	45.1	21.6	66.7	18,638
Kars	46	631	1,239	690	1,570	2,873	....	30.9	....	30.9	....
Kenmore	22	881	990	....	904	2,931	....	69.7	....	69.7	....
Kinburn	45	2,269	3,972	1,400	....	5,571	455	63.9	5.2	69.1	4,554
Kinmount	26	1,778	82	448	293	1,701	....	34.3	....	34.3	....
Lambeth	35	520	2,465	....	1,352	4,494	....	65.6	....	65.6	....
Lanark	56	1,330	928	....	393	3,121	....	28.7	....	28.7	....
Lansdowne	32	1,315	1,478	350	1,196	3,234	562	44.4	7.7	52.1	842
Laurel	13	152	200	600	353	1,467	....	57.8	....	57.8	....
Lefroy	40	1,715	2,706	....	769	4,016	769	51.0	9.8	60.8	6,212
Lion's Head	27	1,864	1,085	....	1,101	2,565	682	48.6	12.9	61.5	5,665
Little Britain	30	724	2,283	750	1,871	3,440	1,805	58.8	30.9	89.7	12,638
Lobo	43	1,952	2,314	579	568	4,634	....	54.5	....	54.5	....
Long Branch	199	3,152	4,318	....	13,894	16,884	4,472	44.6	11.8	56.4	67,085
Lynden	32	1,493	....	440	577	3,492	....	56.2	....	56.2	....
Lyndhurst	46	2,703	5,213	....	1,236	5,691	736	66.7	8.6	75.3	8,215
Malakoff	7	609	937	238	366	2,059	....	140.9	....	140.9	....
Mallorytown	46	1,071	2,976	850	....	4,435	....	49.8	....	49.8	....
Manotick	42	2,470	1,284	386	1,278	4,784	....	58.8	....	58.8	....
Melbourne	17	809	1,349	500	1,080	3,207	....	100.7	....	100.7	....
Merlin	54	1,063	2,770	....	225	4,518	....	43.2	....	43.2	....
Merrickville	47	1,145	1,235	....	2,033	3,805	533	41.9	5.9	47.8	4,932
Metcalfe	41	1,419	1,001	500	994	3,528	....	44.4	....	44.4	....
Millbrook	56	1,042	3,593	....	3,413	5,466	2,582	50.0	23.6	73.6	18,563
Milverton	78	1,082	4,210	....	5,505	7,792	2,236	51.9	14.9	66.8	12,710
Minden	21	777	....	175	1,498	2,490	523	62.2	13.0	75.2	7,333
Minesing	23	897	771	600	436	1,987	....	45.0	....	45.0	....
Mount Albert	35	1,640	2,001	1,000	2,275	3,969	2,224	60.3	33.8	94.1	18,773
Mount Brydges	41	1,967	2,077	....	1,247	4,577	....	60.4	....	60.4	....
Mount Elgin	42	691	2,609	500	1,596	4,169	1,118	51.7	13.9	65.6	6,709
Mount Pleasant	32	625	875	500	3,628	3,548	1,827	57.7	29.7	87.4	12,793
Navan	28	1,418	896	....	2,863	2,930	363	54.5	6.7	61.2	970

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
New Dundee	25	1,149	2,315	....	....	3,106	240	63.4	4.9	68.3	5,804
New Hamburg	160	1,037	1,272	....	7,856	8,472	....	65.8	....	65.8	....
North Augusta	27	1,260	2,399	....	579	3,781	....	69.0	....	69.0	....
North Gower	32	1,779	895	750	350	3,101	....	50.2	....	50.2	....
Odessa	46	792	1,421	1,000	....	3,397	....	40.1	....	40.1	....
Oil Springs	34	1,163	1,196	352	455	3,035	....	46.6	....	46.6	....
Orono	51	1,105	3,734	1,400	1,181	5,875	1,138	61.3	11.9	73.2	8,579
Otterville	32	1,396	1,598	500	1,742	3,520	1,148	57.5	....	57.5	5,447
Paisley	65	1,146	2,032	....	3,440	5,297	1,301	43.0	....	43.0	3,543
Paincourt	138	348	294	....	3,001	3,902	....	46.3	....	46.3	....
Pakenham	46	....	1,101	1,000	....	3,348	....	37.9	....	37.9	....
Palmerston	136	7,857	3,378	2,000	10,955	8,622	2,814	32.3	10.5	42.8	37,671
Pelee Island	22	1,389	....	800	400	2,525	....	61.3	....	61.3	....
Pelham	107	2,034	11,182	1,400	2,100	12,021	3,851	57.5	18.4	75.9	16,675
Pickering	48	1,180	2,103	1,000	1,489	3,516	1,189	37.3	15.8	53.1	8,578
Plattsville	40	825	3,544	700	200	5,213	....	66.5	....	66.5	....
Port Burwell	94	1,005	899	1,000	2,109	3,683	1,305	68.1	24.1	92.2	9,132
Princeton	29	1,113	1,692	....	1,796	4.166	....	73.2	....	73.2	....
Richmond	61	1,280	3,052	....	2,368	5,234	1,268	47.9	11.6	59.5	17,868
Ripley	53	749	2,384	....	2,669	5,150	430	55.8	4.4	60.2	793
Rockwood	38	2,192	1,875	....	1,548	3,734	1,548	49.9	20.7	70.6	10,762
Rodney	58	872	2,133	1,040	1,972	5,373	412	46.9	3.6	50.5	1,166
Russell	54	3,412	1,103	700	1,550	6,577	....	62.7	....	62.7	....
St. George	53	637	924	700	4,893	5,853	1,626	59.5	16.5	76.0	16,097
Schomberg	103	747	2,981	500	1,796	4,102	1,210	60.6	17.8	78.4	10,927
Scotland	29	1,092	1,289	487	1,580	3,044	770	55.6	14.0	69.6	1,250
Seeley's Bay	56	2,131	2,709	850	1,719	4,512	963	41.6	8.9	50.5	5.688
Selkirk	32	1,724	1,954	....	41	3,571	....	57.5	....	57.5	....
Severn Bridge	27	2,705	957	1,000	374	3,832	374	71.2	6.9	78.1	5,280
Singhampton	20	588	1,260	750	759	2,594	436	67.2	11.3	78.5	3,924
Southampton	61	1,667	196	....	6,715	7.672	999	69.3	9.0	78.3	9,157
South Mountain	73	1,928	3,873	1,200	773	6,876	773	49.1	5.5	54.6	13,131
Sparta	25	586	1,771	....	1,100	3,705	....	76.5	......	76.5	....
Spencerville	46	1,448	1,731	900	1,263	5,924	....	66.7	....	66.7	....
Springfield	29	730	1,597	....	3,460	3,808	1,799	67.4	31.8	99.2	10,795
Stayner	73	743	2,766	....	3,305	5,788	2,305	41.7	16.6	58.3	15,189

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Stella	16	910	1,328	....	801	2,517	....	82.8	....	82.8	....
Stevensville	52	2,563	2,493	1,400	3,350	5,952	2,006	63.5	21.4	84.9	14,042
Stouffville	116	2,110	6,149	....	4,585	10,095	2,585	46.0	11.8	57.8	17,472
Sunderland	34	761	1,564	....	1,741	3,778	....	57.2	....	57.2	....
Sutton West	90	1,217	3,272	....	5,541	7,777	3,234	44.3	18.4	62.7	37,537
Tamworth	49	2,308	1,444	....	2,455	5,338	....	55.5	....	55.5	....
Tara	48	833	1,909	....	872	3,619	....	39.1	....	39.1	....
Tavistock	37	629	949	....	3,015	4,632	....	65.3	....	65.3	....
Teeswater	61	1,583	2,651	....	3,929	7,068	1,635	59.7	13.8	73.5	1,635
Thamesford	59	823	2,503	500	1,712	3,769	1,311	32.9	11.4	43.3	6,557
Thamesville	58	851	2,844	....	2,206	5,661	....	49.8	....	49.8	....
Thedford	26	600	2,000	....	2,097	3,649	1,362	71.9	26.8	98.7	8,566
Thorndale	21	1,392	1,720	....	....	3,115	....	83.6	....	83.6	....
Thornton	23	612	1,954	....	965	2,743	651	69.4	16.4	85.8	11,709
Tiverton	24	519	983	....	1,514	2,687	....	57.5	....	57.5	....
Tottenham	51	1,088	992	....	1,032	2,969	....	30.4	....	30.4	....
Wales	92	826	2,191	425	....	3,057	....	38.5	....	38.5	....
Warkworth	52	2,311	3,098	1,400	162	5,716	499	59.6	5.2	64.8	4,753
Wellesley	17	676	284	400	1,245	2,272	....	70.9	....	70.9	....
Wellington	70	1,802	2,029	....	7,968	8,632	3,303	63.0	24.1	87.1	39,631
West Lorne	41	627	635	....	1,991	3,229	....	40.5	....	40.5	....
Westmeath	19	798	482	....	1,428	2,535	....	67.3	....	67.3	....
Westport (Pub.)	48	2,162	1,037	320	....	3,318	....	36.2	....	36.2	....
Westport (R. C.)	52	946	603	....	1,173	3,458	....	34.9	....	34.9	....
Wheatley	70	1,507	3,750	....	4,316	7,304	2,615	56.4	20.1	76.5	2,467
Wilberforce	16	1,465	....	....	1,005	1,991	....	80.5	....	80.5	....
Wolfe Island	12	652	110	400	....	1,290	....	55.4	....	55.4	....
Woodville	45	1,130	2,355	....	2,081	3,931	1,569	46.5	18.5	65.0	17,258
Wooler	25	399	2,335	....	2,500	5,487	....	112.9	....	112.9	....
Wroxeter	38	1,109	1,572	....	1,386	3,272	....	44.8	....	44.8	....
Wyoming	40	923	800	....	1,925	3,157	324	40.6	4.2	44.8	648
Totals and Averages	8,311	213,923	328,732	55,082	409,037	799,560	140,730	53.0	9.3	62.3	1,133,198

TABLE 25—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts					Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants		County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
		Ordinary	District									
In Districts		$	$	$	$	$	$	$				$
Blind River	50	1,194	184			6,146	5,850	946	62.3	10.0	72.3	21,000
Bruce Mines	42	1,027	1,598			1,526	3,355	726	40.9	8.8	49.7	3,060
Burk's Falls	52	1,103	486			2,500	4,548		44.5		44.5	
Coniston	81	884				9,300	9,121		58.8		58.8	
Emo	30	2,178	471		450	585	3,250		55.6		55.6	
Espanola	73	2,176	331			2,756	4,640		32.4		32.4	
Fraserdale	11	331				1,891	2,470		112.7		112.7	
Hornepayne	37	2,009				6,105	6,518	1,583	91.3	22.2	113.5	18,995
Little Current	40	1,018				2,150	3,908		51.4		51.4	
MacTier	36	2,268				2,777	3,589	302	51.0		51.0	1,907
Manitowaning	22	747			200	1,000	1,996		47.9		47.9	
Massey	33	1,200				1,684	2,912		47.5		47.5	
Milford Bay	16	1,791			250	2,123	2,922		96.4		96.4	
Mindemoya	33	2,065	524			707	3,158	725	48.6	11.1	59.7	4,155
Nipigon	20	801				3,018	3,438	458	87.7	11.6	98.3	914
Port Carling	31	824	1,170			2,618	3,984	610	69.0	10.5	79.5	1,832
Powassan	61	1,282	2,583			1,668	3,800	1,308	33.4	11.5	44.9	10,462
Red Lake	20	1,712				1,144	2,961		76.9		76.9	
Richard's Landing	16	751			875	304	1,971		70.5		70.5	
Schreiber	68	1,980				8,227	8,233	2,752	62.3	20.8	83.1	25,092
Sioux Lookout	92	1,778				3,460	6,495		36.3		36.3	
Smooth Rock Falls	55	1,374	2,798			9,100	12,800		120.8		120.8	
South River	94	972	70			2,269	3,138		58.0		58.0	
Sprucedale	12	620				600	1,787		73.5		73.5	
Sundridge	32	1,076	508			1,990	3,482		55.3		55.3	
White River	13	331				1,920	2,250		90.2		90.2	
Totals and Averages	1,070	$33,492	$10,723		$875	$77,568	$112,576	$9,410	58.2	4.9	63.1	$87,417
Grand Totals and Averages	9,381	$258,138		$328,732	$55,957	$486,605	$912,136	$150,140	53.6	8.8	62.4	$1,220,615

A Average daily attendance for the calendar year.
B Includes levy for debenture payments.
C Payments on debenture debt.
D In some cases this may include Public School.

THE COLLEGIATE INSTITUTES AND HIGH SCHOOLS

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTES	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Counties														
Barrie	459	210	249	457	93.9	170	108	69	60	52	283	7	....	169
Belleville	561	240	321	467	94.2	196	109	103	79	74	425	....	1	135
Brantford	605	298	307	601	93.8	163	139	131	98	74	470	....	2	133
Brockville	379	181	198	373	94.4	140	56	75	69	39	312	....	....	67
Chatham	519	251	268	509	94.6	168	128	99	67	57	386	2	....	131
Clinton	162	63	99	161	94.9	49	37	35	23	18	71	1	....	90
Cobourg	282	96	186	297	93.4	102	65	59	29	27	178	....	....	104
Collingwood	233	74	159	247	94.4	99	57	41	18	18	187	....	9	37
Cornwall	539	260	279	550	95.5	269	109	55	56	50	329	19	....	191
Galt	272	110	162	274	96.0	80	60	58	45	29	213	1	36	22
Goderich	214	68	146	217	94.4	66	51	42	31	24	126	....	....	88
Guelph	594	299	295	546	92.8	161	129	99	125	80	459	....	16	119
Hamilton—Central	713	322	391	675	94.4	198	162	147	129	77	695	....	18	....
Delta	707	320	387	706	94.6	228	169	117	99	94	695	....	....	12
Westdale	701	335	366	668	92.0	195	160	111	139	96	661	1	38	1
Ingersoll	188	78	110	214	93.8	57	47	46	21	17	155	....	33	....
Kingston	641	294	347	638	93.6	143	146	144	127	81	521	....	6	114
Kitchener-Waterloo	502	249	253	479	93.3	....	133	155	134	80	452	....	....	50
Lindsay	428	182	246	426	94.3	117	101	75	50	85	297	11	10	110
London—Central	833	402	431	828	94.5	211	193	170	153	106	706	3	1	123
Sir Adam Beck	513	244	269	509	95.4	123	148	101	68	73	436	12	....	65
South	611	285	326	596	94.9	160	172	114	92	73	532	3	....	76
Morrisburg	163	58	105	161	94.6	41	36	26	30	30	79	5	....	79
Napanee	232	89	143	224	94.6	83	57	30	32	30	110	....	7	115
Niagara Falls	398	154	244	392	93.7	178	69	76	35	40	394	....	3	1
Orillia	415	179	236	342	92.9	144	111	68	59	33	299	2	60	54
Oshawa	545	251	294	564	95.0	205	116	96	84	44	451	....	13	81
Ottawa—Glebe	1,219	616	603	1,172	94.2	294	268	263	218	176	1,201	....	15	3
Lisgar	933	451	482	875	90.5	205	227	219	159	123	820	3	12	98
Owen Sound	352	139	213	349	92.7	104	97	78	36	37	265	....	6	81
Pembroke	164	78	86	162	94.1	45	34	36	21	28	125	1	....	38
Perth	285	136	149	278	96.4	83	68	54	45	35	151	....	126	8
Peterborough	463	213	250	443	95.4	119	93	106	76	69	353	....	14	96

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTES	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Counties														
Picton	142	61	81	141	89.9	60	27	21	19	15	84	....	....	58
Renfrew	324	167	157	295	92.0	111	97	61	33	22	250	....	....	74
St. Catharines	625	294	331	611	93.9	193	155	95	107	75	510	3	....	112
St. Mary's	241	107	134	245	94.8	102	51	45	28	15	125	....	43	73
St. Thomas	552	246	306	511	89.6	136	125	114	101	76	384	....	4	164
Sarnia	535	224	311	516	91.8	141	157	104	88	45	387	....	2	146
Scarborough	453	232	221	453	93.7	237	72	65	50	29	421	....	20	12
Seaforth	114	41	73	110	94.2	44	27	17	16	10	60	....	....	54
Smith's Falls	359	148	211	361	93.6	126	91	56	47	39	261	....	....	98
Stamford	349	141	208	342	96.0	156	67	56	43	27	228	....	80	41
Stratford	633	294	339	657	95.0	217	158	104	81	73	550	2	3	78
Strathroy	182	66	116	184	94.2	74	39	25	25	19	96	....	12	74
Toronto—Bloor	465	252	213	459	95.7	114	103	123	74	51	465	....	....	....
Harbord	1,180	754	426	1,120	95.0	308	275	268	182	147	1,177	....	3	....
Humberside	1,257	622	635	1,168	90.0	256	306	267	218	210	1,238	....	....	19
Jarvis	811	455	356	787	93.0	214	189	164	125	119	795	....	7	9
Lawrence Park	1,122	567	555	1,062	94.4	246	258	219	218	181	1,099	....	15	8
Malvern	1,328	601	727	1,313	90.1	370	369	256	184	149	1,327	....	1	....
North	1,306	631	675	1,237	92.4	321	323	276	208	178	1,257	....	49	....
Oakwood	931	480	451	907	93.9	256	230	179	150	116	922	....	9	....
Parkdale	762	370	392	735	93.9	191	183	166	128	94	762	....	....	....
Riverdale	841	443	398	806	93.4	250	191	170	133	97	835	4	2	....
Vankleek Hill	129	51	78	131	95.1	35	29	31	22	12	33	23	1	72
Weston	369	185	184	357	92.4	111	92	63	52	51	210	16	1	142
Windsor—Kennedy	820	365	455	827	95.1	250	228	173	100	69	747	....	....	73
Patterson	686	309	377	705	97.6	221	174	127	104	60	677	....	....	9
Sandwich	357	131	226	381	96.2	82	106	83	53	33	329	....	....	28
Walkerville	849	370	479	865	96.5	212	163	216	165	93	756	63	4	26
Woodstock	430	191	239	426	94.3	168	104	67	60	31	255	....	168	7
York—Runnymede	722	379	343	700	92.2	247	149	136	112	78	489	....	10	223
Vaughan Road	1,002	503	499	969	93.8	400	236	167	118	81	1,001	....	1	....
Memorial	514	247	267	524	94.4	237	111	74	65	27	514	....	....	....
York East	801	460	341	779	93.4	313	193	126	93	76	793	....	....	8
York North	305	137	168	306	94.0	92	70	61	50	32	220	....	....	85
Totals	37,321	17,749	19,572	36,420	94.1	11,087	8,803	7,273	5,759	4,399	32,094	182	861	4,181

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTES	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Districts														
Fort William	615	273	342	601	95.6	190	157	111	90	67	565	50	....	....
Kirkland Lake	380	172	208	316	95.2	160	69	72	50	29	344	34	2	....
North Bay	554	257	297	495	95.0	204	115	111	71	53	473	7	14	60
Port Arthur	331	139	192	331	93.2	....	127	78	65	61	313	....	1	17
Sault Ste. Marie	622	303	319	600	91.7	196	148	104	111	63	566	....	56	....
Totals	2,502	1,144	1,358	2,343	94.0	750	616	476	387	273	2,261	91	73	77
All Collegiate Institutes	39,823	18,893	20,930	38,763	94.1	11,837	9,419	7,749	6,146	4,672	34,355	273	934	4,261
HIGH SCHOOLS *In Counties*														
Alexandria	81	27	54	81	95.4	27	20	19	7	8	76	3	2	....
Alliston	141	48	93	142	92.5	53	31	23	16	18	60	2	7	72
Almonte	113	52	61	114	96.5	36	25	24	14	14	67	....	....	46
Amherstburg	126	50	76	125	94.5	38	35	29	13	11	69	....	....	57
Arnprior	250	115	135	231	87.5	86	63	44	34	23	159	....	1	90
Arthur	124	45	79	125	96.0	31	26	22	24	21	44	....	2	78
Athens	136	57	79	139	93.0	34	31	23	18	30	25	....	....	111
Aurora	208	82	126	212	93.9	86	47	24	31	20	113	1	1	93
Avonmore	61	26	35	59	96.0	17	14	10	10	10	52	3	....	6
Aylmer	188	75	113	185	91.0	62	44	30	26	26	74	....	6	108
Beamsville	164	69	95	169	94.1	72	27	32	21	12	43	....	....	121
Blenheim	215	85	130	217	94.6	88	48	34	22	23	87	....	1	27
Bowmanville	233	91	142	226	94.6	73	52	50	30	28	143	....	....	90
Bradford	103	43	60	100	94.4	28	26	11	14	24	39	1	49	14
Brampton	255	91	164	270	95.3	82	61	55	33	24	140	....	....	115
Brighton	91	36	55	89	94.1	30	21	13	12	15	57	....	....	34
Burford	65	25	40	69	93.0	24	17	9	10	5	65	....	....	....
Burlington	244	105	139	244	89.4	100	49	38	28	29	151	2	....	91
Caledonia	163	63	100	165	96.6	54	45	28	26	10	61	....	48	54
Campbellford	151	70	81	156	93.2	42	50	28	20	11	74	....	69	8
Carleton Place	260	93	167	260	93.2	104	76	43	25	12	190	....	....	70
Cayuga	75	28	47	74	94.7	27	22	13	6	7	27	....	....	48

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Counties														
Chesley	106	36	70	116	96.3	31	22	16	16	21	60	3	5	38
Chesterville	114	47	67	118	93.6	34	32	22	12	14	51	....	....	63
Colborne	96	37	59	90	91.0	33	21	14	12	16	53	....	....	43
Delhi	131	63	68	124	90.7	43	35	24	16	13	80	....	48	3
Deseronto	68	26	42	63	94.3	24	19	13	8	4	33	....	....	35
Dundalk	84	35	49	85	97.0	27	25	15	11	6	34	3	19	28
Dundas	190	84	106	194	92.6	84	50	28	16	12	145	....	....	45
Dunnville	185	71	114	187	95.6	74	56	27	18	10	105	....	76	4
Durham	74	28	46	75	92.4	29	20	13	6	6	40	....	....	34
Dutton	90	39	51	91	92.0	29	24	14	10	13	33	3	....	54
Elmira	168	68	100	179	96.7	63	41	25	25	14	90	....	8	70
Elora	75	21	54	76	93.7	31	15	13	7	9	41	2	....	32
Embrun	88	56	32	80	98.3	21	32	13	16	6	48	8	4	28
Essex	223	90	133	225	93.5	88	53	33	26	23	82	3	....	138
Etobicoke	341	156	185	333	93.9	81	98	62	57	43	334	....	2	5
Exeter	185	78	107	179	94.3	80	33	29	26	17	71	1	10	103
Fergus	179	60	119	183	96.4	66	40	36	21	16	118	....	....	61
Finch	71	25	46	73	94.1	22	17	16	6	10	17	6	4	44
Flesherton	70	29	41	69	94.6	17	12	18	15	8	64	....	2	4
Forest	134	52	82	134	95.9	41	30	24	16	23	51	....	....	83
Fort Erie	239	102	137	236	95.5	108	56	34	26	15	207	....	....	32
Gananoque	184	85	99	181	92.5	64	37	39	28	16	135	17	....	32
Georgetown	98	37	61	103	93.2	36	21	21	11	9	51	....	....	47
Glencoe	129	53	76	130	93.8	33	31	20	28	17	34	....	13	82
Grimsby	119	55	64	119	94.8	36	28	18	21	16	72	....	....	47
Hagersville	147	68	79	148	94.4	55	35	23	17	17	64	2	4	77
Hanover	176	79	97	171	92.5	63	48	32	22	11	103	....	24	49
Harriston	64	22	42	67	95.9	14	14	11	7	18	44	2	....	18
Harrow	118	50	68	127	96.1	57	29	9	16	7	118	....	....	....
Havelock	74	31	43	71	92.7	27	24	10	8	5	53	....	21	....
Hawkesbury (Eng.)	59	28	31	60	95.9	21	18	6	6	8	36	....	8	15
Hawkesbury (Fr.)	95	43	52	102	96.5	34	28	18	15	....	80	3	....	12
Iroquois	72	33	39	73	95.8	23	13	15	9	12	23	....	1	48
Kemptville	95	36	59	97	94.5	35	26	13	11	10	34	1	7	53

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrol-ment	Male	Female	Average Daily Attend-ance for the Year	Attend-ance Efficiency Percent-age	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Counties														
Kincardine	151	56	95	147	93.4	58	33	22	17	21	85	....	3	63
Kingsville	149	67	82	124	94.2	52	36	29	19	13	92	....	....	57
Lakefield	97	41	56	96	90.9	37	25	20	6	9	54	....	....	43
Leamington	295	137	158	318	95.9	105	78	47	41	24	159	10	....	126
Listowel	190	71	119	195	94.3	68	43	42	21	16	78	....	22	90
Lucan	83	35	48	81	94.8	31	23	14	6	9	20	1	....	62
Lucknow	97	43	54	91	93.0	30	24	15	19	9	40	....	....	57
Madoc	112	51	61	114	95.4	36	28	21	18	9	44	....	2	66
Markdale	89	31	58	83	93.7	29	26	19	3	12	27	....	1	61
Markham	147	66	81	148	92.9	53	33	29	21	11	40	....	89	18
Marmora	75	29	46	77	95.9	34	19	9	10	3	29	....	....	46
Maxville	118	52	66	117	92.0	37	28	19	25	9	29	....	89	....
Meaford	134	60	74	136	93.3	31	39	28	20	16	70	....	1	63
Merriton	153	81	72	166	95.2	46	50	25	17	15	112	41	....	....
Midland	262	99	163	271	93.9	88	71	40	25	38	195	32	2	33
Milton	115	40	75	115	93.3	28	24	28	18	17	44	....	....	71
Mimico	650	292	358	671	96.0	263	183	105	65	34	302	1	....	347
Mitchell	183	66	117	183	96.6	62	49	31	26	15	69	....	2	112
Morewood	64	35	29	58	91.9	22	17	9	7	9	29	27	....	8
Mount Forest	120	43	77	124	94.6	46	28	23	12	11	70	....	26	24
Nepean	396	167	229	401	95.0	121	112	71	50	42	350	....	3	43
Newburgh	70	28	42	69	95.9	26	11	16	8	9	9	....	1	60
Newcastle	34	12	22	33	97.1	15	7	6	6	....	21	....	....	13
Newmarket	252	88	164	264	94.3	106	54	37	34	21	126	3	9	114
Niagara	71	40	31	68	93.8	32	21	9	6	3	36	....	....	35
Norwich	88	32	56	95	89.6	34	17	12	11	14	38	5	6	39
Norwood	86	28	58	84	95.6	22	16	19	15	14	25	....	13	48
Oakville	254	99	155	258	94.9	89	64	48	31	22	154	....	....	100
Omemee	40	17	23	38	92.0	14	10	9	7	....	23	....	....	17
Orangeville	160	56	104	168	94.0	45	34	26	40	15	81	3	....	76
Paris	214	81	133	223	94.0	79	58	35	21	18	137	57	1	19
Parkhill	113	46	67	109	95.1	43	22	19	22	7	43	59	....	11
Penetanguishene	105	43	62	114	94.7	37	43	12	13	....	96	....	....	9
Petrolia	179	61	118	158	94.9	52	48	29	29	21	100	1	....	78
Plantagenet	107	34	73	104	91.0	31	19	27	14	16	86	....	....	21
Port Colborne	380	168	212	386	93.7	143	88	80	39	30	244	....	....	136
Port Credit	401	169	232	387	91.2	129	108	70	66	28	89	310	2	....
Port Dover	67	26	41	67	90.8	22	23	13	9	....	38	....	....	29

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREA, 1941-42

HIGH SCHOOLS	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Counties														
Port Elgin	86	31	55	89	95.5	26	23	14	14	9	48	....	....	38
Port Hope	209	84	125	207	95.4	72	54	52	17	14	135	....	....	74
Port Perry	97	30	67	104	94.8	25	33	14	17	8	42	....	....	55
Port Rowan	37	16	21	37	94.9	16	10	7	4	....	15	....	....	22
Prescott	147	72	75	144	93.3	51	39	24	16	17	115	4	....	28
Preston	214	97	117	223	94.4	66	41	38	46	23	157	....	56	1
Richmond Hill	148	53	95	142	92.2	50	39	26	19	14	38	....	....	110
Ridgetown	135	51	84	135	94.0	28	39	28	23	17	57	....	....	78
Ridgeway	103	35	68	102	92.6	27	35	20	15	6	82	....	....	21
Rockland	72	21	51	78	92.8	35	16	12	8	1	58	....	14	....
Saltfleet	228	100	128	219	94.4	99	57	39	21	12	194	34	....	....
Shelburne	115	41	74	118	94.8	37	18	29	16	15	42	....	....	73
Simcoe	334	117	217	308	92.5	79	62	62	42	89	181	11	1	141
Smithville	76	30	46	74	93.7	24	18	15	12	7	40	....	....	36
Stirling	101	51	50	100	94.7	23	28	26	15	9	35	1	1	61
Streetsville	49	17	32	56	93.9	15	13	13	8	....	30	....	19	....
Sydenham	137	62	75	133	95.5	34	32	35	24	12	131	....	6	....
Thornbury	97	37	60	96	95.1	29	30	17	14	7	24	....	....	73
Thorold	241	111	130	253	97.8	90	66	45	24	16	201	....	....	40
Tilbury	93	30	63	95	91.6	31	25	20	6	11	55	....	....	38
Tillsonburg	258	110	148	275	96.1	73	62	64	34	25	112	....	94	52
Trenton	213	78	135	226	95.8	64	41	39	34	35	166	5	....	42
Tweed	126	59	67	123	91.4	35	27	29	18	17	41	....	....	85
Uxbridge	153	48	105	147	95.2	47	35	34	12	25	69	7	7	70
Vienna	17	4	13	20	95.1	11	3	2	1	....	3	4	....	10
Walkerton	148	71	77	152	95.9	44	27	38	26	13	88	....	1	59
Wallaceburg	181	62	119	185	94.0	68	41	37	20	15	125	....	....	56
Wardsville	34	11	23	34	89.4	15	6	5	8	....	17	....	....	17
Waterdown	107	53	54	112	93.9	36	28	14	18	11	98	....	1	8
Waterford	122	52	70	124	94.7	33	33	22	17	17	33	1	....	88
Watford	110	54	56	111	94.9	37	28	22	16	7	34	....	....	76
Welland	381	140	241	361	94.6	190	62	64	40	25	226	....	....	155
Whitby	190	81	109	200	93.4	59	46	33	26	26	132	....	....	58
Wiarton	100	41	59	109	94.9	33	23	19	18	7	56	3	27	14
Williamstown	84	36	48	74	95.0	21	20	22	11	10	78	....	....	6
Winchester	107	42	65	107	96.1	36	30	11	16	14	40	....	1	66
Wingham	146	49	97	150	94.7	44	36	33	22	11	57	....	8	81
Totals	19,285	7,866	11,419	19,375	93.7	6,617	4,751	3,463	2,523	1,931	10,759	686	950	6,890

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
In Districts														
Bracebridge	154	58	96	160	93.7	42	34	34	20	24	89	2	2	61
Capreol	94	34	60	91	91.3	46	20	13	5	10	78	6	......	10
Chapleau	101	42	59	105	93.8	38	22	16	13	12	99	......	2	......
Cobalt	133	53	80	140	94.7	49	30	25	16	13	98	......	2	33
Cochrane	129	51	78	139	95.1	37	39	23	18	12	110	......	......	19
Copper Cliff	175	79	96	173	93.7	69	44	25	24	13	150	......	22	3
Dryden	105	46	59	110	96.1	38	27	18	14	8	60	......	......	45
Englehart	105	50	55	103	92.7	38	35	10	14	8	94	......	......	11
Fort Frances	293	127	166	299	92.9	112	71	43	48	19	244	4	......	45
Geraldton	46	20	26	47	98.0	23	9	5	8	1	31	......	......	15
Gore Bay	54	26	28	57	95.4	11	15	11	11	6	36	......	......	18
Gravenhurst	122	55	67	120	94.1	43	39	12	21	7	74	4	41	3
Haileybury	90	37	53	84	95.6	36	24	14	9	7	78	......	12	......
Huntsville	179	80	99	177	93.1	74	39	37	16	13	120	1	58	......
Iroquois Falls	124	51	73	128	97.3	44	29	31	13	7	54	......	70	......
Kapuskasing	194	67	127	197	97.5	65	60	41	16	12	180	1	......	13
Keewatin	72	31	41	71	96.2	31	21	13	7	......	70	......	2	......
Kenora	385	165	220	371	94.9	140	89	77	52	27	356	11	......	18
Mattawa	50	14	36	53	93.4	20	12	8	3	7	46	......	4	......
New Liskeard	186	66	120	182	90.3	63	37	49	27	10	138	......	1	47
Parry Sound	191	79	112	188	90.2	69	35	43	27	17	146	......	45	......
Rainy River	83	40	43	87	94.8	23	25	14	14	7	64	......	......	19
Sturgeon Falls	174	74	100	188	95.0	54	46	41	23	7	130	......	16	28
Sudbury	288	126	162	287	93.4	......	73	98	73	44	241	12	......	35
Thessalon	63	22	41	61	90.6	26	21	7	6	3	49	......	......	14
Timmins	552	236	316	590	94.6	239	123	102	55	33	529	......	23	......
Tisdale Twp.—Schumacher	144	65	79	141	96.1	45	42	21	17	19	132	......	12	......
South Porcupine	188·	70	118	184	96.4	78	51	30	19	10	151	......	......	37
Totals	4,474	1,864	2,610	4,533	94.6	1,553	1,112	864	589	356	3,647	41	312	474
Totals—All High Schools	23,759	9,730	14,029	23,908	93.8	8,170	5,863	4,327	3,112	2,287	11,406	727	1,262	7,364
Grand Totals	63,582	28,623	34,959	62,671	94.0	20,007	15,282	12,076	9,258	6,959	48,761	1,000	2,196	11,625
Increase for year	......	......	......	......	.5	......	......	......		......	......	237	236	......
Decreases for year	3,809	1,126	2,383	3,036	......	628	922	742	1,058	459	3,162		......	1,120
Percentages	......	45.0	55.0	98.6	......	31.5	24.0	19.0	14.6	10.9	76.7	1.5	3.5	18.3

TABLE 27—AGE-GRADE DISTRIBUTION, MAY, 1942

		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX................	Boys	6	164	1,967	3,629	2,222	765	143	14	1	....	3	8,914	20,007
	Girls	3	254	2,678	4,754	2,469	787	130	14	3	....	1	11,093	
GRADE X................	Boys	....	11	194	1,654	3,021	1,642	479	106	9	2	....	7,118	15,282
	Girls	....	9	283	2,312	3,573	1,686	196	96	4	3	2	8,164	
GRADE XI................	Boys	....	....	7	156	1,274	2,110	1,135	329	52	11	2	5,076	12,076
	Girls	....	....	19	266	2,057	2,718	1,486	371	61	13	9	7,000	
GRADE XII...............	Boys	....	....	1	13	178	1,107	1,712	868	269	45	18	4,211	9,258
	Girls	....	....	....	13	262	1,621	2,003	843	239	50	16	5,047	
GRADE XIII...............	Boys	....	....	....	1	14	149	873	1,227	742	241	57	3,304	6,959
	Girls	....	....	....	....	18	235	1,179	1,440	598	144	41	3,655	
TOTALS BY SEXES.....	Boys	6	175	2,169	5,453	6,709	5,773	4,342	2,544	1,073	299	80	28,623	
	Girls	3	263	2,980	7,345	8,379	7,047	4,994	2,764	905	210	69	34,959	
GRAND TOTALS............		9	438	5,149	12,798	15,088	12,820	9,336	5,308	1,978	509	149	63,582	

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941
(as reported by School Boards)

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Counties		$	$	$	$	$				$	$
Barrie	496	6,549	12,903	34,573	40,621	13,921	42.0	14.4	56.4	73,871c	15.33
Belleville	490	3,361	15,865	48,987	51,988	16,075	56.2	17.4	73.6	413,100c	38.89
Brantford	666	1,984	12,577	57,722	62,073	5,259	48.5	4.1	52.6	41,315c	1.53
Brockville	589	5,457	10,395	58,279	48,362	26,078	67.0	36.1	103.1	168,553c	32.19
Chatham	502	6,173	20,248	37,533	54,774	29,308	56.3	30.1	86.4	205,730	14.12
Clinton	165	4,579	7,230	9,151	15,014	5,833	46.6	18.1	64.7	86,000	72.23
Cobourg	290	6,082	8,412	400	33,920	5,432	59.7	9.6	69.3	56,367	20.79
Collingwood	253	4,951	4,846	24,860	26,472	8,587	53.7	17.4	71.1	85,685	32.25
Cornwall	588	2,508	17,057	30,666	49,770	7,775	47.1	7.4	54.5	299,599c	28.34
Galt	290	1,724	10,021	28,827	36,133	4,764	67.2	8.9	76.1	61,818c	5.26
Goderich	230	4,399	8,169	17,264	26,033	5,538	61.2	13.0	74.2	47,177	14.51
Guelph	610	2,599	14,632	56,557	53,172	21,331	51.0	20.4	71.4	357,090c	25.20
Hamilton (3)	2,141	6,068	10,009	353,412	281,152	95,328	68.6	23.3	91.9	441,523	2.67
Ingersoll	221	3,817	4,079	19,341	28,871	....	67.1	....	67.1	....	....
Kingston	659	6,295	15,443	50,396	72,226	5,223	51.8	3.7	55.5	15,970	.79
Kitchener-Waterloo	495	2,320	6,455	54,581	57,948	10,804	60.1	11.2	71.3	85,405	2.44
Lindsay	444	5,977	9,259	25,562	37,867	4,472	45.5	5.4	50.9	36,193	8.46
London (3)	2,000	11,673	43,925	288,569	266,189	67,456	71.9	18.2	90.1	263,433	3.14
Morrisburg	127	3,551	7,194	7,501	14,029	4,554	56.5	18.3	74.8	45,387	63.12
Napanee	247	3,997	9,012	10,757	19,907	3,019	49.7	7.5	57.2	35,520c	23.68
Niagara Falls	318	2,011	312	59,092	51,004	3,540	82.2	5.7	87.9	82,401	4.49
Orillia	415	4,528	7,956	25,764	33,573	4,417	41.1	5.4	46.5	42,888	8.66
Oshawa	572	2,428	12,970	74,984	61,660	29,186	66.3	31.4	97.7	249,932c	9.06
Ottawa (2)	2,794	7,182	12,200	331,111	280,234	55,161	69.4	13.7	83.1	440,189	2.77
Owen Sound	370	2,113	7,578	28,929	37,902	....	54.5	....	54.5	....	....
Pembroke	166	1,444	2,710	19,800	22,411	5,016	72.7	16.3	89.0	28,698c	6.32
Perth	269	4,929	9,964	11,006	25,520	3,003	49.9	5.9	55.8	15,128c	5.56
Peterborough	468	2,326	16,122	57,276	74,817	81	82.8	.09	83.7	1,200	.05
Picton	144	1,486	6,852	8,425	16,304	....	58.0	....	58.0	....	....
Renfrew	245	2,519	9,396	20,589	24,564	8,037	53.9	17.6	71.5	83,249	25.50
St. Catharines	645	2,887	14,079	77,065	69,526	17,653	55.3	14.0	69.3	257,500c	8.76
St. Mary's	244	4,927	9,603	15,336	25,851	4,936	56.0	10.7	66.7	47,065	19.56
St. Thomas	467	3,212	14,543	46,900	62,328	3,744	72.1	4.3	76.4	1,765	.11
Sarnia	518	3,059	18,111	60,546	73,737	7,609	73.7	7.6	81.3	....	....
Scarborough	452	3,657	3,021	47,356	39,039	14,996	45.5	17.4	62.9	160,784c	17.78
Seaforth	119	5,238	8,049	5,667	15,943	2,111	71.0	9.4	80.4	27,841	25.08
Smith's Falls	361	6,459	10,049	26,701	43,853	1,301	62.4	1.8	64.2	651	.14
Stamford	342	2,736	7,127	33,455	38,974	9,805	58.1	14.6	72.7	40,138	5.00

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Counties		$	$	$	$	$				$	$
Stratford	704	6,272	7,037	69,418	63,036	12,259	47.6	9.2	56.8	47,163	3.45
Strathroy	172	2,888	9,521	11,007	19,624	7,032	58.6	21.0	79.6	17,248	10.22
Toronto (10)	9,638	38,560	....	1,717,803	1,371,068	348,139	72.9	18.5	91.4	3,610,564	1.91
Vankleek Hill	134	3,566	14,698	3,500	16,128	....	64.9	....	64.9	....	....
Weston	369	6,093	15,001	21,572	38,962	5,306	55.9	7.6	63.5	130,714c	38.67
Windsor (4)	2,778	13,787	29,411	465,327	356,315	136,073	66.4	25.4	91.8	1,622,696	16.68
Woodstock	456	7,270	15,373	42,561	47,548	13,795	53.4	2.1	55.5	215,088c	28.30
York Township (3)	2,287	33,057	24,837	219,121	212,718	67,574	47.9	15.2	63.1	764,373	27.83
York East	795	11,284	....	109,064	81,570	24,009	52.6	15.5	68.1	183,164c	12.58
York North	119	3,167	11,290	33,910	33,015	10,587	45.3	14.5	59.8	153,996	29.98
Totals and Averages	37,864	283,149	545,541	4,858,223	4,523,892	1,136,127	63.4	15.9	79.3	11,044,171	4.90
In Districts			E								
Fort William	595	2,925	7,708	98,553	78,660	35,049	67.8	30.2	98.0	478,250	16.74
Kirkland Lake	367	3,103	3,367	45,871	40,757	11,751	59.1	17.0	76.1	177,117c	22.05
North Bay	535	4,255	4,133	43,342	41,938	8,375	40.2	8.0	48.2	61,475	6.47
Port Arthur	327	3,090	2,321	42,829	46,926	1,083	72.8	1.7	74.5	4,333	.16
Sault Ste. Marie	723	2,989	D	84,695	68,157	23,895	48.2	16.9	65.1	266,800	13.32
Totals and Averages	2,547	16,362	17,529	315,290	276,438	80,153	55.9	16.1	72.0	987,975	10.52
All Collegiate Institutes	40,411	317,040G	563,070	5,173,513	4,800,183	1,216,280	62.9	15.9	78.8	12,032,146	5.17
High Schools											
In Counties											
Alexandria	91	1,307	173	14,780	11,927	....	72.7	....	72.7	....	....
Alliston	122	2,247	4,240	2,620	9,992	1,420	38.2	5.4	43.6	6,000	7.28
Almonte	115	2,219	5,237	10,838	12,853	5,583	57.7	25.0	82.7	60,095	50.58
Amherstburg	131	2,535	7,384	12,773	15,614	8,033	63.4	32.6	96.0	4,483	2.33
Arnprior	261	5,668	6,536	9,959	21,311	2,959	52.6	6.4	59.0	35,503	18.57
Arthur	129	2,714	4,542	2,619	9,939	....	41.3	....	41.3	....	....
Athens	140	3,784	10,639	4,274	15,050	3,274	55.6	12.1	67.7	24,749	89.58
Aurora	202	5,565	10,268	14,335	22,780	8,035	59.2	20.9	80.1	66,494	48.80
Avonmore	58	949	734	9,500	7,652	....	73.5	....	73.5	....	....
Aylmer	204	2,629	12,172	12,244	18,664	6,847	48.7	17.9	66.6	70,747	44.63
Beamsville	116	3,286	12,875	5,396	18,063	6,419	79.5	28.2	107.7	27,439c	38.82
Blenheim	200	4,326	10,041	3,000	19,482	....	50 0	....	50.0	32,931	41.27
Bowmanville	231	3,721	7,575	21,334	24,321	7,447	56.2	17.2	73.4	77,913	32.35

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Counties		$	$	$	$	$				$	$
Bradford	103	1,991	6,516	5,053	11,308	3,784	57.8	19.3	77.1	32,615	65.23
Brampton	300	3,641	15,390	25,548	35,106	7,392	59.7	12.6	72.3	54,234	15.35
Brighton	88	1,434	2,894	5,808	8,477	1,308	49.7	7.7	57.4	4,531	6.37
Burford	78	1,803	......	14,676	10,230	5,186	70.5	35.7	106.2	29,900	7.86
Burlington	247	4,326	12,954	24,725	31,376	11,170	65.3	23.2	88.5	106,622	38.53
Caledonia	172	5,752	12,415	7,222	17,644	7,222	52.5	21.5	74.0	14,434	45.82
Campbellford	179	5,981	9,619	16,447	20,916	8,462	63.3	25.7	89.0	64,536	44.00
Carleton Place	255	4,776	6,982	18,507	23,771	8,257	47.9	16.6	64.5	68,227	35.11
Cayuga	74	3,434	7,639	10,300	10,486	6,103	72.4	42.1	114.5	6,103	40.42
Chesley	116	3,956	4,997	9,237	12,477	5,879	56.8	26.8	83.6	56,811	75.24
Chesterville	124	2,533	4,327	......	9,969	923	44.8	4.1	48.9	10,800	22.36
Colborne	98	2,330	2,075	6,618	7,861	3,487	42.4	18.8	61.2	3,290	6.71
Delhi	117	5,190	......	10,550	10,233	......	45.2	......	45.2	95,000	51.10
Deseronto	62	1,767	2,599	1,700	7,649	......	62.4	......	62.4	......	......
Dundalk	84	1,891	2,790	2,200	7,562	......	46.2	......	46.2	......	......
Dundas	188	1,725	8,106	18,387	19,806	9,078	54.0	24.8	78.8	59,782	18.17
Dunnville	192	6,697	9,356	17,950	24,349	7,150	65.3	19.1	84.4	59,830	54.39
Durham	83	3,190	4,300	6,006	10,726	2,006	66.6	12.4	79.0	12,036	24.71
Dutton	99	2,057	8,229	3,980	10,673	3,708	56.9	19.7	76.6	41,645	81.23
Elmira	122	3,781	8,451	11,750	17,189	4,589	48.4	12.9	61.3	77,900	47.59
Elora	77	1,506	4,167	4,746	8,201	1,121	54.9	7.5	62.4	11,442	15.74
Embrun	83	713	1,172	3,743	5,514	......	35.2	......	35.2	......	......
Essex	231	3,496	8,350	9,324	17,189	2,974	38.8	6.7	45.5	59,956	56.19
Exeter	176	3,352	8,310	6,200	15,090	2,592	44.4	7.6	52.0	22,759	25.34
Etobicoke	336	4,243	1,200	41,419	41,370	9,259	61.5	13.8	75.3	90,439	13.36
Fergus	190	3,924	6,915	16,992	18,893	6,842	54.1	19.6	73.7	71,846	40.40
Finch	81	1,989	5,052	1,469	9,129	......	58.3	......	58.3	......	......
Flesherton	69	956	493	7,124	8,480	......	63.2	......	63.2	......	......
Forest	137	13,528	7,309	5,710	14,343	3,209	53.6	12.0	65.6	18,573	32.58
Fort Erie	246	2,858	3,894	30,592	30,035	8,815	63.3	18.6	81.9	180,620c	43.91
Gananoque	186	2,773	4,023	13,777	18,552	......	52.4	......	52.4	......	......
Georgetown	107	2,028	5,159	10,261	16,203	1,261	76.3	5.9	82.2	2,064	1.27
Glencoe	138	2,264	5,795	3,173	10,330	......	38.4	......	38.4	......	......
Grimsby	126	2,076	6,670	13,014	14,500	7,483	60.2	31.0	91.2	67,607	49.74
Hagersville	157	5,573	6,800	8,931	17,095	4,131	56.1	13.6	69.7	29,506	95.18
Hanover	165	3,067	7,197	11,636	17,806	4,816	55.0	15.0	70.0	42,178	28.55
Harriston	82	1,414	2,246	4,445	8,330	......	53.4	......	53.4	......	......
Harrow	113	536	120	9,205	8,752	1,605	34.6	7.4	42.0	10,373	2.27
Havelock	66	1,962	1,102	2,965	5,678	205	44.3	1.6	45.9	......	......
Hawkesbury (2)	186	4,950	3,463	11,100	23,567	......	73.9	......	73.9	......	......

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Counties		$	$	$	$	$				$	$
Iroquois	78	2,859	5,934	3,380	11,070	...	70.6	...	70.6	...	...
Kemptville	109	3,683	7,116	2,105	12,661	1,240	60.5	5.9	66.4	17,751	54.62
Kincardine	135	2,837	5,206	5,925	14,170	...	53.7	...	53.7	...	...
Kingsville	133	2,158	4,821	6,815	15,145	...	58.4	...	58.4	20,451	12.00
Lakefield	91	2,026	3,570	4,800	10,354	...	59.0	...	59.0	...	...
Leamington	324	4,367	11,587	17,791	28,725	3,149	46.7	5.1	51.8	33,819	9.01
Listowel	200	2,943	9,824	6,076	17,420	1,376	44.8	3.5	48.3	8,257	5.30
Lucan	80	2,059	4,364	2,700	9,302	...	59.5	...	59.5	...	...
Lucknow	96	1,742	3,765	1,785	7,468	...	42.5	...	42.5	...	...
Madoc	142	3,340	5,330	5,760	11,537	2,820	53.0	13.0	66.0	17,388	44.27
Markdale	91	1,853	4,206	3,400	9,152	...	78.7	...	78.7	...	...
Markham	144	4,469	7,681	3,094	15,621	578	55.6	2.1	57.7	550	1.23
Marmora	77	2,765	2,680	3,178	7,970	590	53.7	4.0	57.7	Paid off	...
Maxville	119	2,540	1,052	1,961	9,648	961	42.7	4.2	46.9	3,692	11.19
Meaford	170	3,936	7,058	6,500	16,912	2,574	54.9	8.3	63.2	24,222	26.21
Merritton	163	4,257	...	14,984	18,292	6,072	55.9	18.5	74.4	59,151	31.57
Midland	289	3,728	5,004	26,497	31,016	5,947	56.2	10.8	67.0	65,683	13.08
Milton	129	1,984	11,313	20,337	11,919	7,087	59.2	28.1	87.3	45,858	30.81
Mimico	695	11,070	31,721	38,509	63,076	18,727	48.3	11.3	62.6	183,599	47.35
Mitchell	182	2,766	9,467	3,500	16,766	...	48.5	...	48.5	...	...
Morewood	55	1,650	2,471	823	5,822	...	57.6	...	57.6	...	...
Mount Forest	124	1,594	3,273	5,100	9,990	...	43.7	...	43.7	...	...
Nepean	424	5,346	2,876	42,910	37,724	15,110	48.1	19.3	67.4	122,462	20.92
Newburgh	61	1,861	4,870	1,200	7,288	...	60.6	...	60.6	...	...
Newcastle	27	772	1,798	1,489	4,353	...	82.8	...	82.8	...	...
Newmarket	265	5,230	12,469	19,675	29,462	7,675	56.9	14.8	71.7	27,500	14.86
Niagara	72	1,393	3,736	4,092	9,736	797	70.1	5.7	75.8	3,497	4.54
Norwich	86	2,796	4,696	5,803	10,845	2,833	69.2	18.0	87.2	16,631	27.45
Norwood	88	2,150	3,573	3,338	9,752	...	58.6	...	58.6	...	...
Oakville	260	2,184	9,112	13,852	23,075	3,578	46.7	7.2	53.9	32,619	9.35
Omemee	44	606	1,264	2,325	3,718	...	43.8	...	43.8	...	...
Orangeville	162	3,149	6,903	8,100	17,908	532	58.6	1.7	60.3	...	...
Paris	224	2,270	...	17,303	21,555	5,573	50.9	13.2	64.1	48,239	15.69
Parkhill	130	1,324	3,565	1,450	7,572	...	36.8	...	36.8	...	...
Penetanguishene	132	2,515	187	8,320	10,365	...	41.1	...	41.1	...	...
Petrolia	192	5,090	10,346	12,394	20,907	9,655	55.8	25.8	81.6	47,033	47.12
Plantagenet	118	1,041	2,931	7,244	9,039	2,006	46.1	10.2	56.3	19,961	12.77
Port Colborne	390	7,192	7,504	46,025	43,597	18,268	60.3	25.2	85.5	122,612	25.42
Port Credit	388	6,023	70	12,470	30,159	13,073	40.9	17.8	58.7	151,747	126.54

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Counties		$	$	$	$	$				$	$
Port Dover	72	1,152	1,294	4,490	6,407	560	47.6	4.1	51.7	4,442	3 66
Port Elgin	91	2,697	4,910	5,366	10,657	3,166	63.4	18.8	82.2	41,769	87 21
Port Hope	211	3,097	8,207	17,314	24,390	4,173	61.6	10.5	72.1	18,065	7 07
Port Perry	119	4,310	6,841	3,800	14,301	3,008	65.0	13.6	78.6	27,009	42 02
Port Rowan	33	584	2,109	1,691	4,226	....	66.6	....	66.6	....	....
Prescott	142	2,412	5,383	15,133	15,776	6,783	57.7	24.8	82.5	78,604	64.81
Preston	220	1,982	3,992	16,382	22,393	6,473	53.6	15.5	69.1	29,724	5.31
Richmond Hill	142	3,397	12,728	8,123	17,116	7,034	62.0	25.4	87.4	60,200	63.26
Ridgetown	129	2,822	6,712	12,834	16,585	5,886	65.9	23.4	89.3	77,313c	90.51
Ridgeway	110	2,454	5,239	15,296	16,924	7,481	78.9	34.9	113.8	81,076	45.88
Rockland	113	2,443	1,109	3,976	7,810	....	59.7	....	59.7	....	....
Saltfleet	229	1,348	53	20,461	18,090	7,461	41.3	17.0	58.3	43,317	7.80
Shelburne	113	2,486	5,173	5,719	10,623	2,732	50.1	12.9	63.0	40,981	76.44
Simcoe	315	1,922	15,080	18,306	27,038	7,662	44.4	12.6	57.0	91,113c	18.71
Smithville	62	1,280	3,709	5,100	8,636	....	62.0	....	62 0	5,774	6 51
Stirling	113	3,890	6,463	3,465	11,178	2,465	51.2	11.3	62.5	16,029	12 30
Streetsville	50	1,489	2,776	3,206	7,243	....	74.9	....	74.9	....	....
Sydenham	124	1,141	90	10,707	11,816	....	47.3	....	47.3	....	....
Thornbury	88	1,610	4,692	2,250	8,532	....	50.2	....	50.2	....	....
Thorold	110	7,398	4,104	21,960	28,494	4,184	57.1	8.4	65.5	63,250	28.71
Tilbury	126	1,793	2,004	4,177	9,117	....	46.5	....	46.5	....	....
Tillsonburg	293	3,974	9,224	10,908	21,324	2,408	37.9	42.8	80.7	17,488	9.69
Trenton	227	3,018	4,348	21,134	22,266	4,231	50.8	9.7	60.5	19,342	6.07
Tweed	121	3,299	5,165	4,650	12,985	....	58.1	....	58.1	....	....
Uxbridge	132	3,257	7.007	5,900	11,780	6,330	48.2	25.9	74.1	78,300	120.20
Vienna	18	844	2,008	95	3,687	....	105.0	....	105.0	....	....
Walkerton	155	2,728	4,924	6,601	15,573	....	51.9	....	51.9	....	....
Wallaceburg	199	3,053	5,931	12,526	19,483	1,301	50.3	3.4	53.7	Paid up	....
Wardsville	34	759	1,670	1,010	3,165	....	49.0	....	49.0	....	....
Waterdown	126	1,450	982	16,131	15,333	4,293	62.4	17.5	79.9	46,701	11.37
Waterford	129	2,550	7,610	5,200	10,789	3,918	42.8	15.6	58.4	36,062	48.34
Watford	111	3,316	6,008	5,700	11,938	3,224	55.2	14.9	70.1	19,358	48.03
Welland	353	2,155	17,526	37,660	51,022	7,330	73.7	10.6	84.3	8,006	.76
Whitby	204	4,504	5,439	14,985	21,401	4,135	56.6	10.9	67.5	36,887	14.28
Wiarton	105	3,561	3,523	4,516	11,188	1,016	56.7	5.1	61.8	11,941	19.75
Williamstown	77	1,073	37	11,690	9,357	....	65.2	....	65.2	....	....
Winchester	102	3,736	5,708	3,000	12,448	....	64.4	....	64.4	14,989	27.17
Wingham	146	2,473	6,049	7,240	14,282	340	50.0	1.2	51.2	Paid up	....
Totals and Averages	19,669	391,438	730,659	1,320,874	2,047,007	439,155	54.6	11.7	66.3	3,833,667	18.58

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness	
		Legislative Grants		School District Levy (B)							
		Ordinary	For Non-Resident Pupils		Current	Capital	Current	Capital	Total	Total (including Arrears)	Per $1,000 of assessment
In Districts		$	$	$	$	$				$	$
Bracebridge	165	3,130	4,235	11,760	13,923	6,109	44.0	19.3	63.3	58,785	53.74
Capreol	93	1,770	923	7,946	8,752	2,086	49.8	11.9	61.7	10,961	13.86
Chapleau	118	3,372	125	14,140	13,774	3,440	61.6	15.4	77.0	32,991	33.22
Cobalt	147	5,132	2,331	8,584	16,213	D	60.0	D	....	42,890	71.41
Cochrane	152	3,287	3,982	15,612	17,587	4,012	58.9	13.4	72.3	20,364	11.22
Copper Cliff	162	2,376	4,181	32,814	26,801	12,802	84.7	40.0	124.7	179,607	31.56
Dryden	107	1,825	....	6,500	9,986	....	48.7	....	48.7	....	....
Englehart	96	3,158	2,199	2,800	8,169	....	44.2	....	44.2	....	....
Fort Frances	300	5,383	....	41,043	33,032	18,160	56.3	31.0	87.3	59,200C	14.18
Geraldton	43	273	1,127	11,425	8,437	1,386	100.4	16.5	116.9	4,914	4.10
Gore Bay	60	1,404	....	3,908	4,930	908	44.1	8.1	52.2	8,039	31.70
Gravenhurst	109	1,974	1,842	7,005	10,827	....	51.0	....	51.0	....	....
Haileybury	82	2,346	1,682	8,300	12,666	....	79.8	....	79.8	....	....
Huntsville	174	2,233	2,274	9,816	11,332	2,971	37.5	9.8	47.3	2,971	2.32
Iroquois Falls	136	1,884	8,382	20,773	22,321	8,832	87.1	34.4	121.5	70,657	31.28
Kapuskasing	195	3,077	2,267	32,111	26,213	8,574	70.7	23.1	93.8	68,857	13.73
Keewatin	69	1,584	189	7,222	6,260	1,422	45.9	10.4	56.3	2,991	2.16
Kenora	372	6,361	1,410	36,806	33,005	10,275	45.3	14.1	59.4	127,800	25.52
Mattawa	50	1,337	506	3,967	5,518	....	57.6	....	57.6	....	....
New Liskeard	179	3,546	3,983	14,618	22,655	618	64.7	1.8	66.5	Paid up	....
Parry Sound	177	3,331	....	12,350	15,660	....	46.6	....	46.6	....	....
Rainy River	92	2,130	793	6,724	9,834	....	56.3	....	56.3	....	....
Schumacher	162	4,793	2,063	36,853	23,294	15,411	76.3	50.5	126.8	55,942	16.81
South Porcupine	188	2,660	4,683	30,728	26,022	9,329	73.3	26.3	99.6	20,178	6.07
Sturgeon Falls	215	3,702	2,994	15,863	20,438	....	48.9	....	48.9	....	....
Sudbury	285	2,556	3,913	29,000	39,326	....	70.7	....	70.7	....	....
Thessalon	74	2,186	1,425	5,518	7,427	2,868	52.6	20.3	72.9	23,025	56.87
Timmins	585	5,239	1,247	73,118	59,811	19,678	52.5	17.3	69.8	157,439	14.73
Totals and Averages	4,587	82,049	58,756	507,304	514,243	128,881	58.4	11.6	73.0	947,611	12.25
All High Schools	21,256	532,243G	730,659F	1,828,178	2,561,250	568,036	55.3	12.3	67.6	4,781,278	16.85
Grand Totals	64,667	849,283G	1,276,200F	7,001,691	7,361,433	1,784,316	60.0	14.6	74.6	16,871,760	6.63

A For the Calendar Year.

B Includes Debenture Levy.

C Combined for Academic and Vocational schools.

D In default.

E Provincial Government grant of 80% of cost of education of non-resident District pupils.

F Total County grant for county pupils.

G Includes District Grant.

H Received in 1942.

Courtesy Toronto Board of Eudcation

A Student Tailor

Making and mending his own clothes, at Jarvis Street School for Boys.

TABLE 29—DAY SCHOOLS—TEACHERS; PUPILS; MAY

For Classification of Pupils by

Schools	Type of School	Teachers				Enrolment and Attendance of Full-Time Students					Classification Enrolment by	
		Full-Time		Part Time and Occasional								
		Male	Female	Male	Female	Totals	Male	Female	Average Daily Attendance	Attendance Efficiency Percentage	General	Commercial
In Counties												
1 Barrie	AC	1	1	5	4	73	11	62	85	92.3	......	73
2 Beamsville	A.AGR.	....	....	3	6	35	15	20	37	92.8	......	......
3 Belleville	ACT	1	1	13	9	251	164	87	191	93.6	......	69
4 Brantford	ACT	3	2	12	17	384	158	226	442	93.4	......	239
5 Brockville	AC	2	1	6	6	89	15	74	97	92.7	......	89
6 Chatham	CT	8	6	.....	2	402	194	208	290	93.4	......	225
7 Cornwall	AC	3	1	12	4	200	97	103	225	93.5	......	110
8 Fort Erie	ACT	....	1	5	5	59	24	35	59	94.6	......	59
9 Galt	ACT	3	2	8	6	197	89	108	224	93.6	......	127
10 Guelph	ACT	4	3	10	5	272	108	164	303	92.0	......	170
11 Hamilton—Commerce	COM	9	18	.....	.....	679	82	597	806	95.2	......	679
12 Technical	T	46	15	.....	.....	1,102	789	313	1,256	94.4	251	......
13 Westdale	ACT	21	4	5	4	534	266	268	537	91.9	71	266
14 Kemptville	A.AGR.	1	....	1	1	105	40	65	108	92.6	......	......
15 Kingston	ACT	7	2	11	8	354	150	204	386	92.5	......	223
16 Kitchener	ACT	11	7	7	4	475	251	224	509	92.7	......	186
17 London	CT	40	11	.....	1	1,017	508	509	1,248	93.0	49	444
18 Napanee	AC	....	....	3	4	24	5	19	26	91.4	......	24
19 Niagara Falls	ACT	7	3	8	10	245	147	98	263	93.4	......	81
20 Oshawa	ACT	9	5	5	4	365	166	199	425	93.8	205	79
21 Ottawa—Technical	T	43	....	1	1	1,255	1,250	5	1,316	93.2	762	......
22 Commerce	COM	24	16	1	.....	894	133	761	987	93.2	......	894
23 Owen Sound	ACT	1	3	12	5	150	52	98	170	91.8	......	98
24 Pembroke	AC	1	1	2	6	94	30	64	94	94.5	......	94
25 Perth	AC	1	....	4	3	97	38	59	81	91.7	......	97
26 Peterborough	ACT	9	4	5	8	304	129	175	365	95.1	120	86
27 Picton	AC	....	1	3	2	33	3	30	35	88.6	......	......
28 Renfrew	ACT	....	2	6	3	75	30	45	67	86.1	......	68
29 Ridgetown	A.AGR.	....	....	5	6	64	37	27	62	95.1	30	......
30 St. Catharines	ACT	13	7	7	3	372	157	215	477	91.5	......	207
31 St. Thomas	CT	10	8	1	.....	307	130	177	325	90.0	128	104
32 Sarnia	ACT	3	2	17	11	458	191	267	477	90.9	......	223
33 Scarboro	AC	....	1	8	6	69	12	57	83	93.5	......	69
34 Simcoe	A.AGR.	....	....	7	6	132	65	67	125	94.7	76	......
35 Stamford	ACA	2	2	4	5	188	86	102	195	96.1	......	118
36 Stratford	AC	....	1	7	6	61	12	49	81	93.5	......	61
37 Toronto—Central Tech.	T	59	24	10	1	2,365	1,831	534	1,674	90.1	292	......
38 Danforth Tech.	T	47	12	4	3	1,991	1,535	456	1,870	94.1	429	......
39 Western Tech.	T	‡	‡	‡	‡	831	653	178	902	91.9	154	......
40 Central Com.	COM	28	15	.....	.....	1,328	199	1,129	1,155	94.1	......	1,328
41 Eastern Com.	COM	33	11	.....	.....	1,198	173	1,025	1,224	88.0	......	1,198
42 Western Com.	COM	63	18	2	1	767	126	641	860	89.0	......	767
43 Northern Voc.	CT	49	24	.....	.....	1,669	717	952	1,653	91.2	323	870
44 Malvern Com.	AC	1	2	13	6	193	25	168	137	89.0	......	193
45 Welland	ACT	4	3	10	8	226	163	63	248	94.0	......	62
46 Weston	ACT	8	4	9	8	394	292	102	453	92.6	......	56
47 Windsor	CT	40	19	.....	.....	1,242	758	484	1,143	92.0	......	434
48 Woodstock	AC	....	....	5	8	84	24	60	94	91.7	......	84
49 East York	AC	4	5	8	3	307	35	272	358	92.2	......	307
50 North York	AC	....	....	5	4	131	39	92	139	93.6	......	131
51 York—Runnymede	AC	2	1	6	3	70	......	70	80	89.0	......	70
52 Vaughan Road	AC	1	3	8	7	124	5	119	155	92.9	......	124
53 Memorial	AC	1	1	6	7	104	4	100	124	92.4	......	104
Totals	......	623	273	290	230	24,439	12,213	12,226	24,726	92.5	2,995	10,990
In Districts												
1 Fort Frances	AC	....	....	4	5	46	13	33	45	93.8	......	46
2 Fort William	CT	22	12	.....	.....	567	253	314	592	91.1	5	268
3 Haileybury	AM	2	....	3	2	32	32	......	29	95.0	......	......
4 Kirkland Lake	ACT	4	1	15	7	387	197	190	310	95.8	......	207
5 North Bay	ACT	4	2	8	4	287	163	124	206	92.5	......	130
6 Port Arthur	CT	14	11	.....	.....	430	210	220	466	95.3	72	133
7 Sault Ste. Marie	CT	13	7	.....	.....	545	202	343	393	90.2	......	324
8 Sudbury	CT	21	13	.....	.....	494	216	278	457	93.9	233	144
9 Timmins	ACT	6	3	8	7	304	155	149	347	95.4	......	169
Totals	......	86	49	38	25	3,092	1,441	1,651	2,845	92.8	310	1,421
Grand Totals	......	709	322	328	255	27,531	13,654	13,877	27,571	92.5	3,305	12,411
Increases for year	......	....	....	.....	29	......	......	......	......	.4	......	......
Decreases for year	......	39	26	13	.....	3,390	1,792	1,598	468	......	248	3,475
Percentages						......	49.6	50.4	......	......	12.0	45.1

Type of school:—ACT —Composite (academic, commercial and technical).
AC —Combined academic and commercial.
CT —Combined commercial and technical.
A.AGR.—Combined academic and agriculture.
ACA —Combined academic, Commercial, agriculture.
COM.—Commercial.
T —Technical.
N —Navigation.
AM —Academic, and Mining School.

"Part Time" includes those teachers who spend a portion only of the regular school day teaching Vocational classes.

SCHOOLS

ENROLMENT, ATTENDANCE, GRADE DISTRIBUTION, 1941-42

Subjects of Study, see Table 24.

	of Full-Time May Courses of Study				Grade Distribution of Full-Time May Enrolment							Part-Time Enrolment			Full-Time May Enrolment Classified as to		
	Industrial	Agriculture	Home Economics	Art	Preparatory	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Special	Totals	Male	Female	Resident	Non-Resident	County •
1	.....	.....	.....	.....	.....	.....	43	18	.....	.....	12	....	....	....	49	.....	24
2	.....	15	20	.....	.....	.....	27	8	.....	.....	.....	....	....	....	5	.....	30
3	182	.....	.....	.....	25	47	86	60	19	.....	14	....	....	....	162	8	81
4	145	.....	.....	.....	5	205	123	42	6	.....	3	....	....	....	289	9	86
5	.....	.....	.....	.....	.....	.....	41	24	11	.....	13	....	....	....	55	.....	34
6	177	.....	.....	.....	.....	133	106	61	58	.....	44	....	....	....	225	1	176
7	86	.....	4	.....	.....	.....	128	35	37	.....	.....	....	....	....	103	5	92
8	.....	.....	.....	.....	.....	.....	43	6	10	.....	.....	....	....	....	49	10	.....
9	70	.....	.....	.....	.....	93	64	19	12	.....	9	....	....	....	142	45	10
10	96	.....	6	.....	.....	125	100	26	.....	.....	21	....	....	....	209	17	46
11	.....	.....	.....	.....	.....	362	242	74	.....	.....	1	....	....	....	662	1	16
12	627	.....	184	40	144	518	269	123	7	6	35	141	141	....	1,059	1	42
13	164	.....	18	15	.....	264	146	71	37	.....	16	....	....	....	487	47	.....
14	.....	105	.....	.....	.....	35	31	22	17	.....	.....	....	....	....	43	8	54
15	131	.....	.....	.....	.....	168	127	34	25	.....	.....	....	....	....	272	.....	82
16	227	.....	62	.....	4	131	172	103	5	.....	60	....	....	....	413	4	58
17	392	.....	116	16	130	398	277	104	42	34	32	....	....	....	831	8	178
18	.....	.....	.....	.....	.....	.....	.....	14	10	.....	.....	....	....	....	11	.....	13
19	133	.....	31	.....	.....	73	100	61	11	.....	.....	....	....	....	219	16	10
20	72	.....	9	.....	.....	205	102	58	.....	.....	.....	....	....	....	292	6	67
21	488	.....	.....	5	25	422	367	239	142	53	7	....	....	....	1,100	19	136
22	.....	.....	.....	.....	.....	444	263	145	42	.....	.....	....	....	....	830	1	63
23	48	.....	4	.....	.....	72	43	17	6	.....	12	....	....	....	104	46	.....
24	.....	.....	.....	.....	.....	45	27	16	3	.....	3	....	....	....	69	1	24
25	.....	.....	.....	.....	.....	34	25	14	.....	.....	24	....	....	....	58	3	36
26	59	.....	39	.....	.....	120	100	68	11	.....	5	....	....	....	224	4	76
27	33	.....	.....	.....	.....	.....	22	11	.....	.....	.....	....	....	....	14	.....	19
28	.....	7	.....	.....	.....	30	19	12	.....	.....	14	....	....	....	51	.....	24
29	.....	22	12	.....	.....	30	19	10	5	.....	.....	....	....	....	21	.....	43
30	140	.....	25	.....	.....	196	107	66	3	.....	.....	....	....	....	295	1	76
31	55	.....	20	.....	.....	128	83	49	18	.....	29	....	....	....	213	91	3
32	177	.....	58	.....	.....	248	93	73	44	.....	.....	....	....	....	351	1	106
33	.....	.....	.....	.....	.....	.....	46	23	.....	.....	.....	....	....	....	58	9	2
34	.....	29	27	.....	.....	76	31	16	9	.....	.....	....	....	....	68	.....	64
35	.....	70	.....	.....	.....	31	79	43	35	.....	.....	....	....	....	118	36	34
36	.....	.....	.....	.....	.....	.....	35	11	.....	.....	15	....	....	....	58	.....	3
37	1,584	.....	370	119	111	1,010	617	341	195	91	.....	471	321	150	2,285	52	28
38	1,158	.....	303	101	55	834	617	297	162	20	6	5	2	3	1,854	3	134
39	498	.....	138	41	30	362	223	113	74	24	5	....	....	....	798	33	.....
40	.....	.....	.....	.....	.....	488	397	261	119	23	40	226	89	137	1,322	6	.....
41	.....	.....	.....	.....	.....	514	388	192	89	.....	15	255	137	118	1,187	11	.....
42	.....	.....	.....	.....	.....	339	217	140	71	.....	.....	....	....	....	765	2	.....
43	354	.....	77	45	54	536	463	296	159	29	132	3	2	1	1,611	58	.....
44	.....	.....	.....	.....	.....	82	68	36	3	.....	4	....	....	....	193	.....	.....
45	158	.....	6	.....	.....	86	100	32	7	.....	1	....	....	....	116	.....	110
46	290	.....	48	.....	.....	205	117	59	13	.....	.....	....	....	....	50	6	338
47	730	.....	78	.....	.....	491	423	262	66	.....	.....	....	....	....	1,098	32	112
48	.....	.....	.....	.....	.....	.....	33	14	17	.....	20	....	....	....	58	26	.....
49	.....	.....	.....	.....	.....	165	88	25	.....	.....	29	....	....	....	305	.....	2
50	.....	.....	.....	.....	.....	91	24	10	6	.....	.....	....	....	....	94	.....	37
51	.....	.....	.....	.....	.....	.....	42	23	.....	.....	5	....	....	....	55	.....	15
52	.....	.....	.....	.....	.....	.....	71	36	7	.....	10	....	....	....	115	9	.....
53	.....	.....	.....	.....	.....	.....	52	30	9	.....	13	....	....	....	104	.....	.....
	8,274	143	1,655	382	583	9,836	7,526	3,943	1,622	280	649	1,101	692	409	21,219	636	2,584
1	.....	.....	.....	.....	.....	.....	30	10	6	.....	.....	....	....	....	37	9	.....
2	205	.....	89	.....	.....	298	159	58	26	.....	26	....	....	....	497	70	.....
3	.....	.....	.....	*32	.....	11	10	6	5	.....	.....	....	....	....	8	24	.....
4	164	.....	16	.....	.....	119	132	86	19	.....	31	....	....	....	357	30	.....
5	139	.....	18	.....	.....	43	135	66	43	.....	.....	....	....	....	223	17	47
6	159	.....	66	.....	.....	131	125	76	70	4	24	....	....	....	382	48	.....
7	165	.....	56	.....	.....	200	135	107	83	.....	20	....	....	....	478	2	65
8	117	.....	.....	.....	.....	233	164	70	27	.....	.....	....	....	....	405	89	.....
9	135	.....	.....	.....	.....	92	132	68	12	.....	.....	....	....	....	261	43	.....
	1,084	.....	245	*32	.....	1,127	1,022	547	291	4	101	....	....	....	2,648	332	112
	9,358	143	1,900	382	583	10,963	8,548	4,490	1913	284	750	1,101	692	409	23,867	968	2,696
	1,152	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	219	73	146	.....	12	.....
	.....	131	630	90	74	409	676	903	655	288	385	....	....	....	3,250	.....	152
	34.0	.6	6.9	1.4	2.1	39.8	31.0	16.3	6.9	1.2	2.7	....	....	....	86.7	3.5	9.8

‡Included with Western Commercial.

Enrolment is of the last school day in May. By this date many students had been absorbed into industry and commerce. For this reason the average daily attendance for the school year is sometimes greater than the May enrolment

*Mining students.

TABLE 30—AGE-GRADE DISTRIBUTION OF FULL-TIME PUPILS, MAY, 1942

		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
PRE-VOCATIONAL	Boys	....	6	33	101	167	120	19	....	....	....	....	446	583
	Girls	....	....	6	38	59	29	4	1	....	....	....	137	
GRADE IX	Boys	....	49	685	1,850	1,890	933	245	38	4	1	....	5,695	10,963
	Girls	2	52	916	2,045	1,557	526	159	11	....	....	....	5,268	
GRADE X	Boys	....	....	52	600	1,559	1,251	569	139	37	2	....	4,209	8,548
	Girls	....	....	51	889	1,825	1,070	396	84	17	2	5	4,339	
GRADE XI	Boys	....	....	1	25	353	817	602	284	105	17	10	2,214	4,490
	Girls	....	....	....	37	551	865	548	193	68	7	7	2,276	
GRADE XII	Boys	....	....	....	1	15	107	310	226	89	31	26	805	1,913
	Girls	....	....	....	2	41	253	401	256	103	32	20	1,108	
GRADE XIII	Boys	....	....	....	....	....	1	25	53	33	13	13	138	284
	Girls	....	....	....	....	....	1	24	38	33	23	27	146	
SPECIAL	Boys	....	....	1	5	14	30	32	22	15	8	20	147	750
	Girls	....	....	1	7	37	86	155	162	86	39	30	603	
TOTALS BY SEXES	Boys	....	55	772	2,582	3,998	3,259	1,802	762	283	72	69	13,654	
	Girls	2	52	974	3,018	4,070	2,830	1,687	745	307	103	89	13,877	
GRAND TOTALS		2	107	1,746	5,600	8,068	6,089	3,489	1,507	590	175	158	27,531	

Vocational Schools	Average Daily Attendance for Calendar Year	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (cents)			Debenture Indebtedness	
		Legislative Grants		County Grants	School District Levy[B]	Current	Capital	Current	Capital	Total	Amount	Per $1,000 of Assessment
		Ordinary	Building									
In Counties		$	$	$	$	$	$				$	$ c.
Barrie	73	3,599	......	2,444	1,421	7,559	......	52.9	......	52.9	......	......
Beamsville	71	2,354	2,096	4,483	2,700	8,145	3,766	59.1	27.3	86.4	c	......
Belleville	222	9,743	10,226	11,670	32,658	41,504	19,500	98.9	46.5	145.4	c	......
Brantford	443	12,065	5,301	13,764	41,665	62,388	12,165	73.5	14.3	87.8	c	......
Brockville	95	4,640	......	2,949	8,560	13,957	c	76.4	c	......	c	......
Chatham	280	10,986	......	15,060	29,568	49,749	......	91.7	......	91.7	......	......
Cornwall	226	7,116	3,530	7,158	33,235	41,758	17,835	96.9	41.4	138.3	c	......
Fort Erie	72	4,193	......	714	8,022	10,504	2,633	76.0	19.0	95.0	c	......
Galt	263	8,736	12,843	14,198	39,337	45,210	29,743	92.9	61.0	153.9	c	......
Guelph	303	9,716	10,091	6,658	46,987	43,102	14,371	77.8	25.9	103.7	c	......
Hamilton (3)	2,781	69,767	34,997	18,518	519,122	457,626	188,025	90.0	37.0	127.0	1,356,436	8.20
Kemptville	108	1,362	......	......	2,497	3,272	413	16.3	2.1	18.4	c	......
Kingston	393	11,601	9,823	10,083	58,629	58,795	23,963	87.8	35.8	123.6	278,600	13.78
Kitchener-Waterloo	485	15,141	9,291	9,251	74,899	75,269	18,007	79.5	19.0	98.5	142,342	4.07
London	1,251	35,250	10,134	29,884	165,172	179,680	37,051	73.6	15.2	88.8	187,059	2.23
Napanee	35	2,788	......	2,670	2,689	7,305	755	131.3	13.6	144.9	c	......
Niagara Falls	357	11,565	......	5,940	56,519	62,769	3,628	90.0	5.2	95.2	10,609	.57
Oshawa	477	11,393	11,209	11,252	63,523	63,215	25,442	57.5	23.2	80.7	c	......
Ottawa (2)	2,574	53,697	7,814	8,434	321,904	321,686	84,041	64.5	16.8	81.3	861,537	5.43
Owen Sound	192	7,867	8,346	8,908	44,936	42,942	21,438	130.7	65.2	195.9	32,310	3.77
Pembroke	100	3,371	......	1,807	13,200	11,237	3,344	60.4	18.0	78.4	c	......
Perth	96	3,700	......	3,321	2,668	9,640	c	52.6	c	......	c	......
Peterborough	365	22,034	......	14,973	77,880	75,713	22,800	106.5	32.1	138.6	252,300	9.90
Picton	35	2,151	......	1,876	2,087	6,117	......	99.2	......	99.2	......	......
Renfrew	72	4,370	2,987	5,258	9,575	15,376	6,737	115,1	50.4	165.5	41,624	12.78
Ridgetown	63	4,123	......	4,965	4,261	11,609	c	94.5	c	......	c	......
St. Catharines	418	13,080	......	11,635	68,990	78,097	16,937	95.8	20.8	116.6	c	......
St. Thomas	325	13,150	8,956	14,179	59,505	63,746	19,490	101.0	30.9	131.9	172,841	12.20
Sarnia	477	13,956	......	15,599	58,727	74,126	6,225	80.1	6.7	86.8	......	......
Scarborough	97	5,452	......	7,053	15,588	18,564	3,225	100.7	17.5	118.2	c	......
Simcoe	125	5,534	2,931	8,117	7,845	15,237	5,861	61.1	23.5	84.6	c	......
Stamford	200	6,664	......	6,547	15,883	26,845	5,883	68.6	15.0	83.6	25,069	3.13
Stratford	91	7,284	......	1,005	9,917	16,876	1,751	98.0	10.2	108.2	6,737	.49
Toronto (6)	9,680	284,023	57,283	......	2,025,024	1,846,200	424,240	99.0	22.7	121.7	3,261,475	3.44
Welland	298	12,024	5,734	24,190	34,046	55,186	13,096	94.4	22.4	116.8	181,826	17.39
Weston	490	13,976	5,086	52,479	21,278	66,173	10,983	71.4	11.8	83.2	c	......
Windsor	1,143	33,328	......	21,658	274,505	217,307	85,622	95.0	37.5	132.5	870,461	8.95
Woodstock	105	5,670	......	2,707	11,554	15,144	3,728	74.1	18.2	92.3	c	......
York Township (3)	410	14,390	......	10,746	61,110	65,815	12,658	82.1	15.8	97.9	144,088	4.83
York East	375	10,375	......	7,000	51,340	45,324	11,298	62.0	15.4	77.4	c	......
York North	95	3,607	......	3,019	6,385	10,623	1,540	99.9	14.5	114.4	59,000	11.48
Totals and Averages	25,761	775,841	218,678	412,172	4,385,411	4,341,390	1,158,194	87.8	23.4	111.2	7,884,314	4.21
In Districts				[E]								
Fort Frances	37	2,921	......	891	6,953	9,499	c	130.8	......	......	c	......
Fort William	579	21,282	......	6,934	96,661	115,076	45,605	102.0	26.0	128.0	494,787	17.06
Haileybury	41	3,236	2,998	4,628	1,200	8,590	2,997	108.7	38.0	146.7	9,080	7.69
Kirkland Lake	297	9,560	3,689	1,559	57,311	49,878	15,217	89.8	27.4	117.2	c	......
North Bay	243	8,741	12,699	4,917	42,345	43,148	21,228	91.1	44.8	135.9	408,702	43.05
Port Arthur	487	15,661	21,795	3,732	85,428	90,522	33,569	94.4	35.0	129.4	571,027	20.50
Sault Ste. Marie	422	11,677	7,800	5,863	62,919	55,666	26,134	67.9	31.9	99.8	167,300	8.35
Sudbury	718	15,503	16,228	8,015	79,464	96,624	27,217	69.0	19.4	88.4	285,186	15.56
Timmins	347	10,151	6,872	5,074	42,978	50,008	11,818	72.1	17.0	89.1	124,227	11.62
Totals and Averages	3,171	98,732	72,081	41,613	475,259	519,011	183,785	84.0	27.1	111.1	2,060,309	16.12
Grand Totals and Averages	28,932	[F]916,186	290,759	......	4,860,670	4,860,401	1,341,979	87.4	23.8	111.2	9,944,623	4.97

[B] Includes Debenture Levy.

[C] Combined for both academic and vocational schools. See Table No. 33.

[E] In the Districts, in place of a County grant, the Province pays for outside pupils at the rate of $100 per pupil of average daily attendance.

[F] Includes District Non-Resident Grant of $41,613.

TABLE 32—NIGHT

Schools	Teachers				Students		
	Male		Female		Enrolment		
	Total	No. who taught in Day School	Total	No. who taught in Day School	Total	Male	Female
In Counties							
1 Barrie	5	4	4	1	108	24	84
2 Belleville	7	6	2	2	823	632	191
3 Brantford	14	9	6	5	880	666	214
4 Chatham	7	5	3	2	524	327	197
5 Collingwood	1	1	0	0	27	26	1
6 Cornwall	16	10	5	3	593	309	284
7 Dunnville	1	0	2	1	76	17	59
8 Fort Erie	6	5	3	3	202	107	95
9 Galt	11	7	5	3	429	222	207
10 Guelph	8	5	2	2	338	207	131
11 Hamilton—1. Technical Institute	41	26	5	3	1,416	1,269	147
2. Central H.S. of Comm.	6	6	4	4	353	89	264
3. Westdale Sec. School	9	5	1	1	215	195	20
12 Kingston	9	8	2	2	688	345	343
13 Kitchener-Waterloo	18	11	5	4	791	425	366
14 London	39	26	9	6	1,826	983	843
15 New Toronto	......	......	1	1	17	......	17
16 Niagara Falls	15	11	5	3	513	331	182
17 Oshawa	15	11	7	5	700	398	302
18 Ottawa—1. Technical School	29	20	13	0	2,300	950	1,350
2. H.S. of Commerce	16	15	13	10	1,357	211	1,146
19 Owen Sound	8	6	5	5	334	138	196
20 Pembroke	5	3	5	3	242	99	143
21 Peterborough	21	11	4	2	851	492	359
22 Renfrew	2	1	4	3	136	56	80
23 St. Catharines	16	12	8	3	966	580	386
24 St. Thomas	8	8	3	3	257	155	102
25 Sarnia	13	12	3	3	569	346	223
26 Simcoe	7	5	3	1	220	137	83
27 Stratford	12	7	5	3	425	220	205
28 Toronto—1. Central Technical	86	58	20	7	2,722	1,797	925
2. Danforth	41	33	16	4	1,504	1,051	453
3. Central H.S. of Comm.	15	13	2	2	734	158	576
4. Eastern H.S. of Comm.	16	16	......	......	731	224	507
5. Northern Vocational	48	40	19	3	1,378	576	802
6. Western Technical	42	38	15	6	1,472	852	620
29 Welland	13	10	7	5	741	541	200
30 Weston	12	11	6	6	526	316	210
31 Windsor	45	34	12	7	1,886	1,280	606
32 Woodstock	7	2	6	3	389	252	137
33 York East	3	3	0	0	111	48	63
Totals	693	514	240	130	30,370	17,051	13,219
In Districts							
1 Fort Frances	4	4	2	2	138	46	92
2 Fort William	9	6	9	7	555	260	295
3 Kirkland Lake	18	15	6	3	560	330	230
4 North Bay	7	5	3	3	281	174	107
5 Port Arthur	14	10	10	6	597	300	297
6 Sault Ste. Marie	8	7	3	3	477	251	226
7 Timmins	13	6	4	3	410	277	133
Totals	73	53	37	27	3,018	1,638	1,380
Grand Totals	766	567	277	157	33,388	18,689	14,599
Increases for the Year	......	......	7	12	1,540	......	1,837
Decreases for the year	2	8	......	......	......	397	......

SCHOOLS, 1941-42

	Students						Aggregate Student Hours Attendance	No. of Nights School was Open	No. of Classes
	Beginners			Nationality					
	Total	Male	Female	Canadian	British	Others			
1	100	20	80	106	2	0	5,334	47	8
2	486	337	149	704	70	49	14,682	49	8
3	691	515	176	735	79	66	33,374	59	26
4	438	233	205	430	30	64	20,358	90	18
5	27	26	1	25	0	2	1,122	40	1
6	414	193	221	515	49	29	20,289	94	47
7	57	14	43	71	4	1	2,267	45	5
8	152	67	85	166	19	17	6,803	46	11
9	304	131	173	374	31	24	15,858	79	15
10	313	198	115	313	17	8	62,264	39	10
11	1,151	1,016	135	1,069	163	184	85,662	189	....
	330	81	249	301	22	30	15,494	46	10
	165	147	18	176	21	18	11,138	149	9
12	507	250	257	596	64	28	59,168	43	11
13	451	206	245	682	24	85	30,753	144	32
14	356	272	84	1,546	171	109	67,284	108	57
15	6	....	6	10	2	5	....	27	1
16	374	269	105	423	32	58	19,122	50	27
17	528	299	229	606	53	41	29,981	46	30
18	995	405	590	2,103	154	43	70,901	91	65
	1,194	198	996	1,262	60	35	38,309	91	56
19	266	94	172	319	8	7	10,669	75	13
20	180	50	130	233	5	4	7,201	43	10
21	506	273	233	790	45	16	30,893	136	36
22	85	26	59	136	....	....	10,236	38	6
23	584	322	262	754	93	119	32,160	131	44
24	193	118	75	237	14	6	9,561	43	11
25	328	189	139	491	32	46	17,346	85	25
26	274	202	72	182	22	16	10,432	110	9
27	302	143	159	400	20	5	13,653	87	20
28	1,734	1,138	596	1,919	222	581	127,367	111	149
	....	....	....	1,264	176	64	67,302	112	73
	578	119	459	602	35	97	26,192	91	32
	578	169	409	660	51	20	....	88	31
	976	397	579	1,235	98	45	60,826	88	87
	1,054	580	474	1,280	115	77	62,515	111	89
29	573	405	168	614	28	99	25,530	41	28
30	267	209	58	447	61	18	15,640	39	34
31	1,346	925	421	1,475	159	252	77,708	81	54
32	115	62	53	355	24	10	10.016	80	10
33	95	40	55	106	3	2	3,722	47	5
	19,073	10,338	8,735	25,712	2,278	2,380	1,199,186	....	1,213
1	106	39	67	115	....	23	5,577	46	7
2	426	188	238	454	32	69	19,014	73	23
3	370	230	140	434	30	96	29,416	91	31
4	198	122	76	265	8	8	10,699	98	11
5	350	162	188	483	42	72	22,714	83	26
6	372	183	189	426	17	34	19,415	84	11
7	223	158	65	283	42	85	22,836	96	21
	2,045	1,082	963	2,460	171	387	129,671	....	130
	21,118	11,420	9,698	28,172	2,449	2,767	1,328,857	....	1,343
	409	....	1,211	1,433	....	280	90,984	....	....
	....	802	....	....	173	....	....	....	71

TABLE 33—NIGHT SCHOOLS—Classification of Students by Subjects of Study, 1942-43

I. ACADEMIC

A—CULTURAL

1. English for New Canadians	544
2. English for French Canadians	30
3. Reading	301
4. Literature	172
5. Composition and Spelling	360
6. Grammar	283
7. Public Speaking	82
8. History	18
9. French	339
10. Spanish	65
11. Music	14
12. Music Appreciation	21

B—PRACTICAL

1. Arithmetic	592
2. Algebra	506
3. Geometry	364
4. Trigonometry	192
5. Mensuration, Logarithms, and Slide Rule	76
6. General Mathematics	31
7. Shop Mathematics	1,097
8. Graphs and Curves	24

II. VOCATIONAL AND INDUSTRIAL

A—DOMESTIC ARTS

1. Home Economics	36
2. Home Nursing	246
3. Cooking	353
4. Meal Preparation and Serving	768
5. Nutrition and Dietetics	406
6. Wartime Hostess	29
7. Materials	26
8. Children's Clothing	12
9. Dressmaking	4,080
10. Pattern Making and Design	164
11. Millinery	98
12. Embroidery	27
13. Household Accessories	14
14. Power Machine Operation	56

B—COMMERCE

1. Writing	94
2. Stenography	4,176
3. Typewriting	6,073
4. Transcription	120
5. Business Correspondence	27
6. Journalism	50
7. Business Arithmetic	57
8. Business Machines	515
9. Business Forms	104
10. Office Routine	290
11. Book-keeping	1,339

C—ART, DRAFTING, AND DESIGN

(a) Pure Art:	
1. Painting and Drawing	23
2. Colour Study	232
3. Perspective	10
4. Still Life Drawing	106
5. Life Drawing	203
6. Modelling	20
7. Teachers' Art Course	24
(b) Applied Art:	
1. Lettering and Show Cards	150
2. Commercial Art	40
3. Illustrating	154
4. Fashion Drawing and Design	89
5. Photography	54
(c) Industrial Drafting and Design:	
1. Drafting (General)	1,207
2. Blue Print Reading	176
3. Architectural Drawing	224
4. Machine Drawing and Design	689
5. Tool Design	18
6. Sheet Metal Drawing	76
7. Electrical Drawing	21
8. Horological Drafting	25

D—CRAFTS

1. Arts and Crafts	12
2. Leather Working	63
3. Wood Carving	12
4. Cabinet Making	205
5. Pattern Making	6
6. Pottery	34
7. Printing	138
8. Watchmaking	32

E—SCIENCE AND ENGINEERING

(a) Science	
1. Physics	62
2. Chemistry	253
3. Industrial Chemistry	137
4. Chemistry for Nurses	88
5. Electricity	771
(b) Engineering	
1. Applied Mechanics	16
2. Power Plant Operation	103
3. Steam Engineering	122
4. Diesel Engines	49
5. Refrigeration and Air Conditioning	21
6. Aeronautics	6
7. Civil Aviation	2
8. Wireless	19
9. Surveying and Mapping	35

F—TRADES AND INDUSTRY

1. General Woodworking	780
2. Carpentry	306
3. Machine Shop Work	1,919
4. Acetylene Welding	1,097
5. Electric Welding	566
6. Radio	293
7. Radio and Wiring	17
8. Radio and Wiring	17
9. Auto Mechanics	894
10. Aircraft Mechanics	348
11. Sheet Metal Work	82
12. Plumbing	101
13. Shoe Making	18
14. Hairdressing	22

III. MISCELLANEOUS

1. First Aid	85
2. Physical Education	315
3. Lip Reading	18
4. Vocational Guidance	60

THE SENIOR AUXILIARY SCHOOLS

TABLE 34—SCHOOLS, TEACHERS, PUPILS, ETC., 1941-42

Schools	Full-Time Teachers		Full-Time May Enrolment		Average Daily Attendance	Attendance Efficiency Percentage	Year Classification of Full-Time Enrolment					Part-Time Enrolment	Beginners admitted during the year	Retirements during the Year while in					
	Male	Female	Male	Female			1st year	2nd year	3rd year	4th year	5th year			1st year	2nd year	3rd year	4th year	5th year	6th year
Hamilton—Boys' Handicraft	9	1	210	....	193	86.4	119	83	8	.....	.....	......	141	48	45	9	.....	.....	.....
Girls' Handicraft	....	6	....	127	99	83.9		Not classified				......	98	28	17	24	.....	.....	.....
Toronto —Boys' (Jarvis St.)	23	....	418	....	338	84.3	194	149	66	6	3	67	289	66	78	109	33	.....	5
Girls' (Dovercourt Rd.)	....	15	....	259	220	88.0	71	65	121	2	.....	37	151	.....	2	102	1	.....	.....
Girls' (Boulton Ave.)	....	11	....	248	169	81.0	30	67	147	4	.....	19	137	.....	40	79	.....	.....	.....
Totals	32	33	628	634	1,019	85.0	414	364	342	12	3	123	816	142	182	323	34	.....	5

TABLE 35—AGE-GRADE DISTRIBUTION OF FULL-TIME PUPILS, MAY, 1942

		12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	Totals	Year Totals
First Year	Boys	11	134	119	46	3	....	....	....	....	....	313	489
	Girls	4	109	61	2	....	....	....	....	....	....	176	
Second Year	Boys	2	10	112	97	7	3	1	....	....	....	232	376
	Girls	....	2	119	23	....	....	....	....	....	....	144	
Third Year	Boys	....	2	10	56	5	1	....	....	....	....	74	380
	Girls	....	....	18	236	49	2	1	....	....	....	306	
Fourth Year	Boys	....	....	1	1	....	4	....	....	....	....	6	14
	Girls	....	....	....	....	....	6	1	1	....	....	8	
Fifth Year	Boys	....	....	....	....	....	....	1	....	....	2	3	3
	Girls	....	....	....	....	....	....	....	....	....	....	....	
Totals by Sexes	Boys	13	146	242	200	15	8	2	....	....	2	628	
	Girls	4	111	198	261	49	8	2	1	....	....	634	
Grand Totals		17	257	440	461	64	16	4	1	....	2	1,262	

TABLE 36—FINANCIAL STATISTICS, 1941

Schools	Average Daily Attendance	Major Items of Receipts		Disbursements		Cost per Pupil-Day (Cents)			Debenture Indebtedness	Pupil-Days
		Legislative Grant	School District Levy	Current	Capital	Current	Capital	Total		
Hamilton—Boys' Handicraft	178	4,936	29,784	35,762	90	102.9	.2	103.1	....	34,762
Girls' Handicraft	89	2,716	14,638	20,363	143	117.7	.8	118.5	....	17,300
Toronto —Boys' (Jarvis St.)	376	21,160	93,318	95,333	12,782	130.0	17.4	147.4	92,000	73,360
Girls' (Dovercourt Rd.)	242	7,816	50,795	55,873	162	118.3	3.4	121.7	....	47,234
Girls' (Boulton Ave.)	183	5,799	45,697	40,619	8,926	112.8	24.8	137.6	17,327	35,997
Totals	1,068	42,427	234,232	247,950	22,103	118.8	10.6	129.4	109,327	208,653

TABLE 37—Professional Certificates Issued by the Department of Education during the Calendar Year 1942

A—General

Training Schools	Classification of Certificates										Grand Totals
	Public and Separate School				High School		Vocational School				
	First Class		Second Class		In-terim	Per-manent	Interim		Permanent		
	Int.	Perm.	Int.	Perm.			Ord.	Spec.	Ord.	Spec.	
Ontario College of Education	14	.....	.....	.....	318	......	.....	.....	.....	.....	332
Normal Schools	1,326	.....	113	.....	......	......	.....	.....	.....	.....	1,439
Ontario Technical Training College	.....	.....	.....	.....	......	......	4	.....	9	6	19
Interim Certificates Issued	1,340	.....	113	.....	318	......	.....	.....	.....	.....	1,771
Interim Certificates Made Permanent	.....	936	.....	143	......	489	.....	.....	.....	.....	1,568
Total Number of Certificates Issued	1,340	936	113	143	318	489	.....	.....	.....	.....	3,339

B—Special

(I) ONE-YEAR COURSE

Subject	Elementary		Intermediate		Specialist	
	Interim	Permanent	Interim	Permanent	Interim	Permanent
Home Economics	....	....	6	8	....	....
Manual Training	....	....	....	6	1	9
Art	17	....	10	....	....	....
Physical Education	52	....	21	....	....	....
Vocal Music	27	....	9	....	....	....
Primary Specialists	....	....	....	....	6	3

NOTE 1.—In addition to the above, 46 Interim Certificates in Elementary Agriculture and Horticulture were issued on pro tanto standing.

NOTE 2.—During the year 78 High School Principals' Certificates were granted, and the following Interim certificates in special subjects were made permanent: 521 Elementary, 145 Intermediate and Supervisors', 24 Auxiliary Education, and 63 Kindergarten-Primary.

NOTE 3.—Also the following Interim Certificates were issued on previous Summer School Courses: 1 Interim Elementary Vocal Music; 3 Interim Intermediate Commercial; and 2 Interim Intermediate Vocal Music.

C—Temporary
(by Inspectorates)

Counties (Public)

Bruce East	4
Bruce West	3
Carleton	3
Dufferin	5
Dundas	1
Elgin	2
Essex	3
Frontenac North and Addington	19
Frontenac South	19
Glengarry and Prescott	2
Grenville	4
Grey	7
Haldimand	1
Halton	2
Hastings	20
Huron	4
Kent	1

District (Public)

Division I	19
" II	10
" III	16
" IV	9
" V	8
" VI	14
" VII	12
" VIII	24
" IX	9
" X	3
" XI	6
" XII	3
" XIII	1
" XIV	6
" XV	16

Counties (Public)

Lanark	12
Lamhton	1
Leeds	4
Lincoln	3
Middlesex	2
Norfolk	6
Northumberland	2
Northumberland and Durham	4
Ontario South	2
Oxford South and Norfolk	1
Peel	2
Perth	4
Peterborough East	5
Peterborough West and Victoria East	2
Prescott and Russell	3
Prince Edward	3

District (Public)

Division XVI	17
" XVII	12
Total	185

R. C. Separate

Division I	5
" II	19
" III	31
" IV	37
" V	28
" VI	15
" VII	3
" VIII	5
" IX	2

Counties (Public)

Renfrew North	12
Renfrew South	30
Simcoe East	6
Simcoe Centre	1
Simcoe South and York	2
Simcoe West and Grey	4
Stormont	3
Victoria West	2
Waterloo North	3
Welland	5
Wellington North	6
Wentworth	1
York No. 1	1
York No. 5	1
York No. 6	1
Total	234

R. C. Separate

Division X	6
" XI	1
" XII	2
" XIII	1
" XVIII	1
" XIX	2
" XX	1
" XXI	6
" XXII	4
" XXIII	9
" XXIV	7
Total	185

Total Temporary Certificates, 604

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

The type of Secondary Schools is shown thus: Collegiate Institute (CI); High School (H); Continuation School (C); Technical School (T); Commercial School (Com); Composite (academic, commercial and technical) (ACT); Combined academic and commercial (AC); Combined Vocational (commercial and technical) (CT); Combined academic and vocational agriculture (A. Agr.); Combined academic and mining school (AM).
Senior Auxiliary Schools shown thus: (SA); Navigation Schools shown thus: (N).

Counties	Cities	Towns	Incorporated Villages	Other Centres where Secondary Schools are Located
Brant	Brantford (ACT)	Paris (H)		Burford (H), Mount Pleasant (C), St. George (C), Scotland (C)
Bruce		Chesley (H). Kincardine (H), Southampton (C), Walkerton(H), Wiarton (H).	Hepworth (C), Lion's Head (C), Lucknow (H). Mildmay, Paisley (C), Port Elgin (H), Ripley (C), Tara (C), Teeswater (C), Tiverton (C)	Allenford (C).
Carleton	Ottawa (2 CI) (T) (Com.)	Eastview	Richmond (C), Rockliffe	Carp (C), Fitzroy Harbour (C), Kars (C), Kenmore (C), Kinburn (C), Manotick (C), Metcalfe (C), Nepean (H), North Gower (C), Pierce's Corners*(C)
Dufferin		Orangeville (H)	Grand Valley (C), Shelburne (H)	Honeywood (C), Laurel (C)
Dundas			Chesterville (H), Iroquois (H), Morrisburg (C.I.), Winchester (H)	Hallville (C) Morewood (H), South Mountain (C)
Durham		Bowmanville (H). Port Hope (H)	Millbrook (C), Newcastle (H)	Blackstock (C), Orono (C)
Elgin	St. Thomas (CI) (CT)	Aylmer (H)	Dutton (H), Port Stanley, Rodney (C), Springfield (C), Vienna (H), West Lorne (C)	Belmont (C), Port Burwell (C), Sparta (C)
Essex	Windsor (4 CI) (CT)	Amherstburg (H), Essex (H), Harrow (H), Kingsville (H), La Salle, Leamington (H), Riverside, Tecumseh.	Belle River, St. Clair Beach.	Comber (C), Pelee Island (C)
Frontenac	Kingston (ACT) (N)		Portsmouth	Sydenham (H), Wolfe Island (C)
Glengarry		Alexandria (H)	Lancaster, Maxville (H)	Williamstown (H)
Grenville		Prescott (H)	Cardinal (C), Kemptville (A.Agr.). Merrickville (C)	North Augusta (C), Spencerville (C)
Grey	Owen Sound (ACT)	Durham (H), Hanover (H), Meaford (H), Thornbury (H)	Chatsworth (C), Dundalk (H), Flesherton (H), Markdale (H), Neustadt, Shallow Lake	Feversham (C), Holstein (C)
Haldimand		Dunnville (H)	Caledonia (H), Cayuga (H), Hagersville (H), Jarvis (C)	Selkirk (C)
Haliburton				Haliburton (C), Minden (C), Wilberforce (C)
Halton		Burlington (H), Georgetown (H), Milton (H), Oakville (H)	Acton (C)	

*Malakoff Continuation School

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

Counties	Cities	Towns	Incorporated Villages	Other Centres where Secondary Schools are Located
Hastings	Belleville (ACT)	Deseronto (H), Trenton (H)	Bancroft (C), Deloro, Frankford (C), Madoc (H), Marmora (H) Stirling (H), Tweed (H)	
Huron		Clinton (C.I.), Goderich (CI), Seaforth (CI), Wingham (H)	Blyth (C), Brussels (C), Exeter (H), Hensall (C)	Fordwich (C), Wroxeter (C)
Kent	Chatham (CI) (CT)	Blenheim (H), Bothwell (C), Dresden (C). Ridgetown (A.Agr.), Tilbury (H), Wallaceburg (H)	Erieau, Highgate (C), Thamesville (C). Wheatley (C)	Merlin (C), Paincourt (C)
Lambton	Sarnia (ACT)	Forest (H), Petrolia (H)	Alvinston (C), Arkona (C), Courtright, Oil Springs (C), Point Edward, Thedford (C), Watford (H), Wyoming (C)	Florence (C)
Lanark		Almonte (H), Carleton Place (H), Perth (AC), Smith's Falls (CI)	Lanark (C)	Pakenham (C)
Leeds		Brockville (AC), Gananoque (H)	Athens (H), Newboro, Westport (2C)	Elgin (C), Lansdowne (C), Lyndhurst (C), Mallorytown (C), Seeley's Bay (C)
Lennox and Addington		Napanee (AC)	Bath (C), Newburgh (H)	Denbigh (C), Flinton (C), Odessa (C), Stella (C), Tamworth (C)
Lincoln	St. Catharines (ACT)	Grimsby (H), Merriton (H), Niagara (H)	Beamsville (A.Agr.), Port Dalhousie	Smithville (H)
Middlesex	London (3 CI) (CT)	Parkhill (H), Strathroy (CI)	Ailsa Craig (C), Glencoe (H), Lucan (H), Newbury, Wardsville (H)	Delaware (C), Dorchester (C), Ilderton (C) Lambeth (C), Lobo (C), Melbourne (C), Mt. Bridges (C), Thorndale (C)
Norfolk		Simcoe (ACT)	Delhi (H), Port Dover (H), Port Rowan (H), Waterford (H)	
Northumberland		Campbellford (H), Cobourg (CI)	Brighton (H), Colborne (H), Hastings	Castleton (C), Warkworth (C), Wooler (C)
Ontario	Oshawa (ACT)	Whitby (H), Uxbridge (H)	Beaverton (C), Cannington (C), Port Perry (H)	Brooklin (C), Claremont (C), Pickering (C), Sunderland (C)
Oxford	Woodstock (AC)	Ingersoll (CI), Tillsonburg (H)	Embro (C), Norwich (H), Tavistock (C)	Brownsville (C), Burgessville (C), Drumbo (C), Mt. Elgin (C), Otterville (C), Plattsville (C), Princeton (C), Thamesford (C)
Peel		Brampton (H)	Bolton (C), Port Credit (H), Streetsville (H)	Alton (C), Caledon East (C), Cooksville (C), Inglewood (C)
Perth	Stratford (AC)	Listowel (H), Mitchell (H), St. Mary's (CI)	Milverton (C)	Dublin (C)
Peterborough	Peterborough (ACT)		Havelock (H), Lakefield (H), Norwood (H)	Ennismore (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Prescott		Hawkesbury (2H), Vankleek Hill (CI)	L'Original	Plantagenet (H)
Prince Edward		Picton (AC)	Bloomfield, Wellington (C)	Consecon (C)
Renfrew		Arnprior (H), Pembroke (AC), Renfrew (ACT)	Barry's Bay, Braeside, Cobden (C) Eganville (2C), Killaloe	Beachburg (C), Chalk River (C), Forester's Falls (C), Westmeath (C)
Russell		Rockland (H)	Casselman	Cumberland (C), Embrun (H), Navan (C), Russell (C)
Simcoe		Alliston (H), Barrie (AC), Collingwood (CI), (N), Midland (H), (N), Orillia (CI), Penetanguishene (H), Stayner (C)	Beeton (C), Bradford (H), Coldwater (C), Creemore (C), Port McNicoll (C), Tottenham (C), Victoria Harbour	Cookstown (C), Elmvale (C), Lefroy (C), Minesing (C), Severn Bridge (C), Singhampton (C), Thornton (C)
Stormont		Cornwall (AC)	Finch (H)	Aultsville (C), Avonmore (H), Wales (C)
Victoria		Lindsay (CI)	Bobcaygeon (C), Fenelon Falls (C), Omemee (H), Sturgeon Point, Woodville (C)	Kinmount (C), Little Britain (C)
Waterloo	Galt (ACT), Kitchener (ACT)	Elmira (H), Hespeler, Preston (H), Waterloo	Ayr (C), New Hamburg (C)	New Dundee (C), Wellesley (C)
Welland	Niagara Falls (ACT) Welland (ACT)	Fort Erie (AC), Port Colborne (H), Thorold (H)	Chippawa, Fonthill, Humberstone	Pelham (C), Ridgeway (H), Stevensville (C), Stamford (AC)
Wellington	Guelph (ACT)	Harriston (H), Mount Forest (H), Palmerston (H)	Arthur (H), Clifford (C), Drayton (C), Elora (H), Erin (C), Fergus (H)	Rockwood (C)
Wentworth	Hamilton (2CI), (Com.), (T), (2SA), (ACT)	Dundas (H)	Waterdown (H), Stoney Creek (H)	Lynden (C)
York	Toronto (9CI), (3SA), (2T), (2CT), (2 Com.), (1AC)	Aurora (H), Leaside, Mimico (H), Newmarket (H), New Toronto, Weston (ACT)	Forest Hill (C), Long Branch (C), Markham (H), Richmond Hill (H), Stouffville (C), Sutton (C), Swansea, Woodbridge	(a) In York Twp.: Runnymede (AC) Vaughan Rd. (AC) York Memorial (AC) (b) In East York Twp.: East York (AC) (c) In North York " Willowdale (AC) (d) In Scarboro " Scarboro (AC) (e) In Etobicoke " Etobicoke (H) Agincourt (C), Mt. Albert (C), Schomberg (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

Districts	Cities	Towns	Incorporated Villages	Other Centres where Secondary Schools are Located
Algoma	Sault Ste. Marie (CI), (CT)	Blind River (C), Bruce Mines (C), Nesterville, Thessalon (H)	Hilton Beach	Hornpayne (C), White River (C)
Cochrane		Cochrane (H), Hearst (H), Iroquois Falls (H), Kapuskasing (H), Matheson, Smooth Rock Falls (C), Timmins (ACT)		Fraserdale (C), South Porcupine (H), Schumacher (H)
Kenora		Dryden (H), Keewatin (H), Kenora (H), Sioux Lookout (C)		
Manitoulin		Gore Bay (H), Little Current (C)		Manitowaning (C), Mindemoya (C)
Muskoka		Bala, Bracebridge (H), Gravenhurst (H), Huntsville (H)	Port Carling (C), Port Sydney, Rosseau, Windemere	MacTier (C), Milford Bay (C)
Nipissing	North Bay (ACT)	Bonfield, Cache Bay, Mattawa (H), Sturgeon Falls (H)		
Parry Sound		Kearney, Parry Sound (H), Powassan (C), Trout Creek	Burk's Falls (C), South River (C), Sundridge (C)	Sprucedale (C)
Patricia				Red Lake (C)
Rainy River		Fort Frances (AC), Rainy River (H)		Emo (C)
Sudbury	Sudbury (H), (T)	Capreol (H), Chelmsford, Coniston (C), Copper Cliff (H), Frood Mine, Massey (C), Webbwood		Chapleau (H), Espanola (C)
Thunder Bay	Fort William (CI) (CT) Port Arthur (CI) (CT)	Geraldton (H)		Nipigon (C), Schreiber (C)
Timiskaming		Charlton, Cobalt (H), Englehart (H), Haileybury (AM), Latchford, New Liskeard (H)	Thornloe	Kirkland Lake (ACT)

TABLE 39—INSPECTORS AND INSPECTORATES, AS OF DECEMBER 31, 1942

A—ELEMENTARY SCHOOLS

V. K. Greer, M.A., LL.D., Chief Inspector, Public and Separate Schools	Parliament Buildings, Toronto
J. D. Campbell, B.A., Assistant Chief Inspector, Public and Separate Schools	
C. F. Cannon, B.A., B.Paed., Assistant Chief Inspector, Public and Separate Schools	
Robert Gauthier, B.A., Ph.L., D.Paed., Director of French Instruction	
C. E. Stothers, B.A., D.Paed., Inspector of Auxiliary Classes	
L. Helen De Laporte, B.A., B.Paed., Assistant Inspector of Auxiliary Classes	
N. Davies, B.A., Inspector of Agricultural Classes	
R. D. Keefe, B.A., Director of School Attendance	
G. R. Fenwick, Mus. Bac., Provincial Supervisor of Music	

(1) CITY—PUBLIC

Inspectorate	Inspector	Address
Brantford	Thomas Bingle, B.A., B.Paed.	Brantford.
Chatham	H. A. Tanser, M.A., D.Paed., Superintendent of Schools	Chatham.
Hamilton	Frank E. Perney, B.A., B.Paed., Superintendent of Schools	Hamilton.
	V. N. Ames, B.A., B.Paed.	
	R. A. Riddell, B.A., B.Paed.	
	J. W. Van Loon, B.A., B.Paed.	
Kitchener	M. G. Hughson, B.A., B.Paed.	Kitchener.
London	G. A. Wheable, B.A., Superintendent of Schools	London.
	A. B. Lucas, B.A., B.Paed	
Ottawa	McGregor Easson, B.A., D.Paed., Chief Inspector	Ottawa.
	Robert Westwater, B.A., B.Paed.	
Peterborough	K. S. Wightman, B.A., B.Paed.	Peterborough.
Sarnia	T. C. White, B.A., B.Paed.	Sarnia.
St. Catharines	M. F. Pummell, B.A., B.Paed.	St. Catharines.
Toronto	C. C. Goldring, M.A., D.Paed., Superintendent of Schools	Toronto.
	W. E. Hume, B.A., D.Paed.	
	A. G. Leitch, B.A., B.Paed.	
	G. W. McGill, M.A., D.Paed.	
	H. E. Cavell, M.A., B.Com., B.Paed.	
	A. W. R. Doan, M.A., D.Paed.	
	J. L. McCullough, B.A., B.Paed.	
Windsor	Leonard Wheelton, B.A., Superintendent of Schools	Windsor.
	A. R. Davidson, B.A.	

(2) County—Public

Inspectorate	Inspector	Address
Brant and Norfolk (in part); Town of Paris.	J. C. Webster, B.A., B.Paed.	Brantford.
Bruce East; Grey (in part); Huron (in part); Towns of Chesley, Walkerton, Villages of Mildmay, Tara	J. M. Game, B.A., B.Paed.	Walkerton.
Bruce, West; Towns of Kincardine, Southampton; Villages of Lucknow, Paisley, Port Elgin, Ripley, Teeswater, Tiverton.	G. C. Dobson, B.A., B.Paed.	Kincardine.
Carleton; Town of Eastview; Villages of Rockcliffe Park, Richmond	T. P. Maxwell, B.A.	Ottawa. 39 Glen Ave.
Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne	W. L. Lovell, B.A., B.Paed.	Orangeville.
Dundas; Villages of Chesterville, Iroquois, Morrisburg and Winchester	W. J. Stewart, B.A., B.Paed.	Winchester.
Durham (in part) and City of Oshawa; Town of Bowmanville	T. R. McEwen, B.A., B.Paed.	Oshawa.
Elgin; City of St. Thomas; Town of Aylmer, Villages of Dutton, Port Stanley, Rodney; Springfield, Vienna, West Lorne	J. C. Smith, B.A.	St. Thomas.
Essex, (No. 1); Towns of Amherstburg, Essex, Harrow, La Salle, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach	D. M. Eagle	Windsor, 165 California Ave.
Essex, (No. 2); Towns of Kingsville, Leamington	G. L. Duffin, B.A., M.Ed.	Kingsville.
Frontenac, North, and Addington	T. J. Thompson, B.A., B.Paed.	Sharbot Lake.
Frontenac, South (No. 1); Lennox (in part); Villages of Bath, Portsmouth	S. A. Truscott, M.A.	Kingston.
Frontenac, South (No. 2); and City of Kingston	F. P. Smith, M.A.	Kingston.
Glengarry (in part) and Prescott (in part); Town of Alexandria; Villages of Lancaster, Maxville	R. O. Staples, B.A., B.Paed.	Alexandria.
Grenville; Town of Prescott; Villages of Cardinal, Kemptville, Merrickville	R. A. A. McConnell, B.A.	Prescott.
Grey, East; Towns of Meaford, Thornbury; Village of Chatsworth	L. L. Sinclair, B.A.	Meaford.
Grey, North, and Bruce, North; City of Owen Sound; Town of Wiarton; Villages of Hepworth, Lion's Head, Shallow Lake.	J. J. Wilson, B.A.	Owen Sound.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Flesherton, Markdale, Neustadt	G. E. Pentland, M.A.	Hanover.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis	A. Archibald, B.A.	Caledonia.
Halton; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton	L. L. Skuce, B.A., B.Paed.	Milton.
Hastings, Centre; Villages of Madoc, Stirling, Tweed	A. W. McGuire, B.A.	Tweed.
Hastings, North, Nipissing (in part), Renfrew (in part); Villages of Bancroft, Deloro, Marmora	H. H. Loucks, B.A.	Bancroft.
Hastings, South, and City of Belleville; Town of Trenton; Village of Frankford.	J. R. Pickering, B.A., B.Paed.	Belleville.
Huron, North; Towns of Seaforth, Wingham; Villages of Blyth, Brussels	J. H. Kinkead, B.A., B.Paed.	Goderich.
Huron, South; Towns of Goderich, Clinton, Villages of Exeter, Hensall	E. H. McKome, M.A., B.Paed.	Goderich.
Kent; Towns of Blenheim, Bothwell, Dresden, Ridgetown, Tilbury, Wallaceburg; Villages of Erieau, Thamesville, Wheatley	G. A. Pearson, B.A.	Chatham.
Lambton, (No. 1); Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming	H. B. Galpin, B.A., B.Paed.	Sarnia.
Lambton, (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford	J. J. Edwards, B.A.	Petrolia.

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Lanark; Towns of Almonte, Carleton Place, Perth, Smith's Falls; Village of Lanark	J. W. Barber, B.A.	Perth.
Leeds (No. 1); Town of Gananoque; Villages of Newboro, Westport	W. F. Hiscocks, B.A.	Gananoque.
Leeds (No. 2); Town of Brockville; Village of Athens	E. Oakes, B.A., B.Paed.	Brockville.
Lennox; Towns of Deseronto, Napanee; Village of Newburgh	K. O. Birkin, M.A., B.Paed.	Napanee.
Lincoln (in part); Towns of Grimsby, Merritton, Niagara; Villages of Beamsville, Port Dalhousie	W. A. Marshall, B.A., B.Paed.	St. Catharines.
Middlesex, East; Village of Lucan	D. G. Smith, B.A.	London, 155 Thornton Ave.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville	Gordon Young, B.A.	Strathroy.
Norfolk (in part); Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan, Waterford	W. L. Bowden, B.A.	Simcoe.
Northumberland; Town of Campbellford; Villages of Brighton, Colborne, Hastings	A. A. Martin, B.A., B.Paed.	Brighton.
Northumberland and Durham; Towns of Cobourg, Port Hope; Villages of Newcastle, Millbrook	W. H. Carlton, B.A., B.Paed.	Cobourg.
Ontario North, and York (in part); Town of Uxbridge; Villages of Beaverton, Cannington, Sutton	T. R. Ferguson, M.A.	Uxbridge.
Ontario South; Town of Whitby; Village of Port Perry	R. A. Hutchison, B.A.	Whitby.
Oxford North, and City of Woodstock; Villages of Embro, Tavistock	Geo. M. Mather, B.A.	Woodstock.
Oxford South, Norfolk (in part); Towns of Ingersoll, Tillsonburg; Village of Norwich	L. B. Hyde, B.A.	Ingersoll.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville	W. F. Smith, B.A., B.Paed.	Brampton.
Perth, North, and Wellington (in part); Towns of Listowel, Mitchell; Village of Milverton	A. E. Nelson, B.A.	Stratford.
Perth, South, City of Stratford; Town of St. Mary's	G. N. Edwards, B.A., B.Paed.	Stratford.
Peterborough East; Villages of Havelock, Lakefield, Norwood	L. W. Copp, B.A., B.Paed.	Peterborough.
Peterborough West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omemee	R. F. Downey, B.A., B.Paed.	Peterborough.
Prescott and Russell (No. 1); Towns of Hawkesbury, Rockland, Vankleek Hill, Village of L'Orignal (Prot. Sep. Sch.)	W. S. McLeod, B.A., B.Paed.	Ottawa, 119 Bayswater Ave.
Prescott and Russell (No. 2)	F. Choquette, B.A.	Ottawa, 121 Frank St.
Prescott and Russell (No. 3); Village of L'Orignal	J. S. Gratton	Plantagenet.
Prescott and Russell, (No. 4); Glengarry (in part)	Joseph Lapensee, B.A.	Plantagenet.
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington	A. F. Brown, B.A.	Picton.
Renfrew, North; Town of Pembroke; Village of Cobden	Norman Campbell, M.A.	Pembroke.
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Barry's Bay, Braeside, Eganville, Killaloe Station	H. Bolingbroke, B.A., B.Paed	Renfrew.

(2) County—Public

Inspectorate	Inspector	Address
Simcoe, Centre; Towns of Barrie, Penetanguishene (Prot. Sep. Sch.)	W. R. McVittie, B.A.	Barrie.
Simcoe, East; Muskoka (in part); Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	J. A. Gibson, B.A., B.Paed.	Orillia.
Simcoe North (No. 1); Town of Penetanguishene	L. Carrière, B.A., B.Paed.	Sudbury, 330 Mable Ave.
Simcoe North (No. 2); Town of Penetanguishene	A. M. McNamara, B.A.	North Bay, 18 First Ave. E.
Simcoe South; York (in part); Town of Alliston: Villages of Beeton, Bradford, Tottenham	W. K. F. Kendrick, B.A., B.Paed.	Bradford.
Simcoe, West, Grey (in part); Towns of Collingwood, Stayner; Village of Creemore	Wm. Rogers, B.A., B.Paed.	Collingwood.
Stormont; Town of Cornwall; Village of Finch	F. L. Barrett, B.A., B.Paed.	Cornwall, 417 Second St. E.
Victoria, West; Villages of Fenelon Falls, Woodville	C. W. Lees, B.A., B.Paed.	Lindsay.
Waterloo, No. 1; Towns of Elmira, Waterloo	G. H. Dobrindt, B.A.	Kitchener.
Waterloo, No. 2; City of Galt; Towns of Hespeler and Preston; Villages of Ayr, New Hamburg	A. F. Hansuld, B.S.A., B.Paed.	Galt.
Welland, East; City of Niagara Falls; Town of Thorold; Village of Chippawa	F. W. Minkler, B.A., B.Paed.	Niagara Falls, 1166 Victoria Ave
Welland, South; Towns of Fort Erie, Port Colborne; Village of Humberstone	N. R. Wightman, B.A.	Welland, 39 Oakland Ave.
Welland (in part); City of Welland; Village of Fonthill	Chas. Howitt, B.A., B.Paed.	Welland, Central School.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Villages of Arthur, Clifford, Drayton, Elora, Fergus	L. P. Menzies, B.A., B.Paed.	Fergus.
Wellington, South; City of Guelph; Village of Erin	G. G. McNab, M.A., D.Paed.	Guelph.
Wentworth; Town of Dundas; Villages of Waterdown, Stoney Creek	C. B. Routley, M.A.	Hamilton, Court House
York (No. 1); Townships of Gwillimbury E., Markham, Vaughan, Whitchurch; Towns of Aurora, Newmarket; Villages of Markham, Richmond Hill, Stouffville, Woodbridge	C. A. Lapp, B.A., B.Paed.	Toronto, 106 Pinewood Ave.
York (No. 2); Township of Etobicoke; Towns of Mimico, New Toronto, Weston; Village of Long Branch	M. R. Fydell, B.A.	Toronto, 6 Olympus Ave.
York (No. 3); Township of York (in part); Village of Swansea	W. A. Fydell, B.A., B.Paed.	Toronto, 8 Olympus Ave.
York (No. 4); Townships of York (in part), York North (in part)	W. A. Fydell, B.A., B.Paed.	Toronto, 8 Olympus Ave.
York (No. 5); Townships of York, East; York, North (in part)	J. E. Wilkinson, B.A., B.Paed.	Toronto, 34 Chudleigh Ave.
York (No. 6); Townships of Scarborough, York, North (in part); Town of Leaside; Village of Forest Hill	H. A. Halbert, B.A., B.Paed.	Lansing, 48 Johnston Ave.

(3) DISTRICT—PUBLIC

Inspectoral Division	Inspectorate	Inspector	Address
I	Kenora, Patricia, Thunder Bay (in part); Towns of Dryden, Keewatin, Kenora and Sioux Lookout........	R. S. McBurney, B.A......	Kenora.
II	Rainy River; Towns of Fort Frances, Rainy River....................	W. E. Eade, B.A., B.Paed..	Fort Frances.
III	Thunder Bay (in part); City of Fort William........................	L. J. Williams, B.A........	Fort William.
IV	Thunder Bay (in part); City of Port Arthur; Town of Geraldton.......	W. J. Judd, B.A...........	Port Arthur.
V	Algoma (in part); City of Sault Ste. Marie; Village of Hilton Beach ...	D. T. Walkom, B.A.......	Sault Ste. Marie.
VI	Algoma (in part); Nipissing (in part); Parry Sound (in part); Sudbury (in part); Towns of Capreol, Coniston, Copper Cliff, Levack.............	Wm. MacMillan, B.A., B.Paed................	Sudbury.
VII (1)	Algoma (in part); Sudbury (in part); City of Sudbury; Towns of Blind River, Frood Mine, Massey, Webbwood.........................	O. M. MacKillop, B.A., B.Paed................	Sudbury.
(2)	Sudbury (in part).................	L. Carrière, B.A..........	Sudbury.
(3)	Sudbury (in part; Thunder Bay (in part)	R. Millette, M.A., B.Paed.	Sudbury, 295 Cedar St.
VIII	Algoma (in part); Manitoulin; Towns of Bruce Mines, Gore Bay, Little Current, Nesterville, Thessalon....	Sidney Geiger, B.A........	Gore Bay.
IX (1)	Cochrane (in part); Towns of Cochrane, Hearst, Kapuskasing, Smooth Rock Falls.....................	R. C. Cassie, B.A.........	Cochrane.
(2)	Cochrane (in part)................	F. A. Moreau, B.A., B.Paed.	Cochrane.
X (1)	Cochrane (in part); Towns of Iroquois Falls, Timmins.................	H. W. Brown, B.A........	Timmins, 82 Preston St. S.
(2)	Cochrane (in part).................	R. R. Maurice, B.A.......	Haileybury.
XI	Cochrane (in part); Temiskaming (in part); Towns of Larder Lake, Matheson....................	J. E. Horton, B.A.........	Kirkland Lake
XII	Timiskaming (in part); Towns of Charlton, Cobalt, Englehart, Haileybury, Latchford, New Liskeard; Village of Thornloe.............	R. H. Macklem, B.A......	Haileybury.
XIII (1)	Nipissing and Parry Sound (in part); City of North Bay; Towns of Cache Bay, Mattawa, Sturgeon Falls....	J. W. Trusler, B.A........	North Bay, 306 McIntyre St. W.
(2)	Nipissing (in part)................	C. X. Charron, B.A........	Sturgeon Falls.
XIV	Parry Sound, Muskoka (in part); Nipissing (in part); Towns of Huntsville, Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge.....................	E. R. Underhill, B.A......	Huntsville.
XV	Parry Sound, Muskoka (in part); Town of Parry Sound; Village of Rosseau.	P. M. Scott, B.A.........	Rosseau
XVI	Muskoka (in part); Towns of Bala Bracebridge, Gravenhurst; Villages of Port Carling, Port Sydney, Windermere......................	G. S. Johnson, B.A........	Bracebridge.
XVII	Haliburton, Muskoka (in part); Peterborough West (in part), and Victoria East (in part)..............	Archibald Stouffer, B.A., B.Paed................	Minden.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
I	Districts of Algoma (in part), Kenora, Manitoulin, Rainy River (in part), Sudbury (in part), Thunder Bay; Cities of Fort William, Port Arthur, Sault Ste. Marie (in part); Towns of Fort Frances (in part), Keewatin, Kenora, Little Current, Rainy River, Sioux Lookout......	W.J.Greening,B.A.,B.Paed.	Port Arthur, 288 Harrington Ave.
II	County of Simcoe North (in part), District of Sudbury (in part), Cities of Sudbury (in part), Sault Ste. Marie (in part); Towns of Blind River (in part), Chelmsford, Massey (in part)...............	L. Carrière, B.A..........	Sudbury, 330 Mable St.
III	Districts of Sudbury (in part), Rainy River (in part), Thunder Bay (in part); Towns of Coniston (in part), Fort Frances (in part), Geraldton.	R. Millette, M.A., B.Paed., Ph.D.	Sudbury, 295 Cedar St.
IV	District of Cochrane (in part); Towns of Cochrane (in part), Hearst, Kapuskasing (in part), Smooth Rock Falls....................	F. A. Moreau, B.A., B.Paed................	Cochrane.
V	District of Nipissing (in part); City of North Bay (in part); Towns of Bonfield, Cache Bay, Mattawa (in part), Sturgeon Falls (in part)..........	C. X. Charron, B.A.......	Sturgeon Falls.
VI	Districts of Cochrane (in part), Temiskaming (in part); Towns of Charlton, Cobalt (in part), Haileybury (in part), Iroquois Falls (in part), New Liskeard, Timmins (in part); Village of Thornloe..............	R. R. Maurice, B.A.......	Haileybury.
VII	Districts of Algoma (in part), Muskoka (in part), Parry Sound (in part), Sudbury (in part), Temiskaming (in part); Cities of North Bay (in part), Sudbury (in part); Towns of Blind River (in part), Cobalt (in part), Cochrane (in part), Coniston (in part), Haileybury (in part), Iroquois Falls (in part), Kapuskasing (in part), Kearney, Massey (in part), Mattawa, (in part), Midland, Sturgeon Falls (in part), Timmins (in part).	A. M. McNamara, B.A....	North Bay, 18 First Ave. E.
VIII	County of Essex (in part); City of Windsor (in part); Towns of Amherstburg, Riverside (in part)....	L. J. Langan, B.A........	Windsor, 1517 Dougall Ave.
IX	County of Essex (in part); City of Windsor (in part); Towns of LaSalle, Riverside (in part); Villages of Belle Riviere and Tecumseh............	L. Laplante, M.A.........	Windsor, 714 Bruce Ave.
X	Counties of Essex (in part), Huron (in part), Kent, Lambton, Norfolk; Cities of Brantford, Chatham, Sarnia, St. Thomas; Towns of Blenheim, Delhi, Essex, Leamington, Paris, Simcoe, Tilbury, Tillsonburg, Wallac burg...................	H. J. Payette, B.A........	Chatham, 574 King St. W.

(4) Separate

Inspectoral Division	Inspectorate	Inspector	Address
XI	Counties of Bruce, Grey (in part), Huron (in part), Middlesex, Perth (in part), Cities of London, Owen Sound, Stratford; Towns of Goderich, Hanover, Parkhill, St. Marys, Seaforth, Walkerton; Villages of Mildmay, Teeswater	V. C. Quarry, B.A.	London, 613 Wellington St.
XII	Counties of Grey (in part), Perth (in part), Waterloo, Wellington; Cities of Galt, Guelph, Kitchener, Woodstock; Towns of Hespeler, Ingersoll, Mount Forest, Preston, Waterloo; Villages of Arthur, Elora, Fergus	J. C. Walsh, B.A., B.Paed.	Kitchener, St. Mary's School, Young St.
XIII	County of Wentworth; Cities of Hamilton, St. Catharines; Town of Dundas	J. V. Scanlan, B.A.	Hamilton, 36 Beulah Ave.
XIV	Counties of Northumberland, Ontario, Peel, Peterborough, Simcoe (in part), Victoria, York (in part); Cities of Nigara Falls, Oshawa, Peterborough; Towns of Barrie, Campbellford, Cobourg, Lindsay, Collingwood, Merritton, Mimico, Newmarket, Oakville, Orillia, Picton, Thorold, Trenton, Whitby; Villages of Hastings, Port Dalhousie	Wm. A. Hayden, M.A.	Toronto, 315 St. Clements Ave.
XV	City of Toronto (in part); York (in part); Town of Leaside	J. M. Bennett, M.A., Ph.D.	Toronto, 47 Browning Ave.
XVI	City of Toronto (in part); York (in part); Town of Weston; Villages of Forest Hill, Swansea	T. S. Melady, M.A.	Toronto, 42 Lynngrove Ave.
XVII	Counties of Frontenac, Hastings (in part); Glengarry (in part); Addington, Stormont (in part); Cities of Belleville, Kingston; Towns of Alexandria (in part); Brockville, Cornwall (in part), Gananoque, Prescott; Villages of Chesterville, Marmora, Tweed, Portsmouth	C. P. Matthews, B.A., B.Paed.	Kingston, 98 William St. W.
XVIII	Counties of Lanark, Leeds, Renfrew Nipissing District; Towns of Almonte, Arnprior, Pembroke (in part), Perth, Renfrew, Smith's Falls; Villages of Barry's Bay, Eganville, Killaloe Station, Westport	J. T. Anderson, B.A.	Renfrew.
XIX	County of Carleton (in part); City of Ottawa (in part); Town of Eastview (in part)	F. J. McDonald, M.A., B.Paed.	Ottawa, 860 Echo Drive.
XX	City of Ottawa (in part), Clarkstown.	C. A. Latour, B.A.	Ottawa, 67 Osgoode St.
XXI	Counties of Renfrew, Stormont; City of Ottawa (in part); Towns of Cornwall, Pembroke	A. Gascon, B.A., B.Paed.	Ottawa, 74 Marlowe Cresc.
XXII	Counties of Carlton, Dundas, Russell, Town of Eastview (in part); Village of Casselman	F. Choquette, B.A.	Ottawa, 121 Frank St.
XXIII	Counties of Glengarry, Prescott (in part), Russell (in part), Stormont (in part); Towns of Alexandria, Rockland	J. S. Gratton	Plantagenet.
XXIV	Counties of Glengarry (in part); Prescott (in part); Russell (in part); Stormont (in part); Towns of Hawkesbury, Vankleek Hill; Village of Lancaster	Joseph Lapensee, B.A.	Plantagenet.

TABLE 39—INSPECTORS AND INSPECTORATES, AS OF DECEMBER 31, 1942

B—SECONDARY SCHOOLS

Secondary School Inspectors

R. W. Anglin, M.A.
A. J. Husband, B.A.
W. A. Jennings, B.A.
A. G. Hooper, M.A.
G. L. Gray, B.A.
S. D. Rendall, B.A.
R. H. Wallace, M.A.
C. W. Robb, B.A.
T. Kennedy, M.A.

Vocational School Inspectors

F. S. Rutherford, B.A.Sc.
Miss A. M. Hamill, B.A.
Miss A. W. Cameron, B.A.
Miss E. D. McKim, B.A.
L. S. Beattie, B.A.
A. M. Moon, B.A.Sc.
Norman Davies, B.A.
D. W. Gordon

Registrar of Trade Schools—W. S. Kirkland, M.A., LL.D.
Address of above Officials—Parliament Buildings, Toronto.

TABLE 40—PUBLICATIONS OF THE DEPARTMENT OF EDUCATION

(Note—The year in brackets indicates the latest revision.)

Reports

1. *Report of the Minister*
2. *Report of Staffs of Public and Separate Schools*
3. *Report of Staffs of Collegiate Institutes, High Schools, Continuation Schools, Vocational Schools, Senior Auxiliary Schools and Normal Schools*
4. *Report on the operation of The Trade Schools Regulations Act (1940)*
5. *Eighth Report of the Actuary on the Condition of the Teachers' and Inspectors' Superannuation Fund (1942)*

Acts*

1. *The Department of Education Act (1937)*
2. *The Public Schools Act (1941)*
3. *The Separate Schools Act (1940)*
4. *The High Schools Act (1941)*
5. *The Continuation Schools Act (1941)*
6. *The Vocational Education Act (1940)*
7. *The School Attendance Act (1939) and The Adolescent School Attendance Act (1937)*
8. *The Boards of Education Act (1939)*
9. *The School Sites Act (1940)*
10. *The Auxiliary Classes Act (1937)*
11. *The University Act (1927)*
12. *The School Law Amendment Acts (1943)*
13. *The Teachers' and Inspectors' Superannuation Act (1940), with amendments*

*Price 25c each.

Regulations

1. *General Regulations, Public and Separate Schools (1942)*
2. *Regulations of the High Schools and Collegiate Institutes (1941)*
3. *Regulations of the Continuation Schools (1942)*
4. *Recommendations and Regulations for the Establishment, Organization, and Management of Vocational Schools, and Vocational Departments in Continuation Schools, High Schools and Collegiate Institutes (1940)*
5. *Regulations, Examinations, and Courses of Study of the Normal Schools (Cir. 23) (1942)*
6. *Special Regulations and Courses of Study of the University of Ottawa Normal School (Cir. 23-B) (1942)*
7. *Extracts from the Statutes for Use in the Normal Schools (1941)*
8. *Regulations for the Administration of the Consolidated Schools (Cir. 40)(1935)*
9. *Regulations for Auxiliary Classes (Cir. A.C. 6) (1939)*
10. *Regulations respecting the Application of the School Attendance Act and the Adolescent School Attendance Act (Cir. A.A. 1) (1943)*

Regulations—*Continued*

11. *Regulations respecting Medical and Dental Inspection of Public and Separate Schools (Cir. 56-D) (1940)*
12. *Instructions to School Inspectors re the Apportionment of the Legislative Grant among the Public and Separate Schools (Instr. 12) (1943)*
13. *Regulations respecting Special Departmental Grants to Public and Separate Schools (Cir. 56) (1943)*
14. *Regulations for Inspectors' Certificates (Cir. 37) (1941)*
15. *Instructions to Presiding Officers and Candidates regarding the Annual Departmental Examinations (Instr. 5)*
16. *Regulations of The High School Entrance Examination (Cir. 48)*
17. *General Regulations for Teachers' Institutes (Cir. 60) (1930)*
18. *Regulations respecting Permanent Certificates (Kindergarten-Primary, Second Class, First Class) (Cir. 72) (1942)*
19. *Recommendations and Regulations for the Establishment, Organization and Management of Home Economics and General Shop Work Courses in Secondary Schools and in Grades IX and X of the Public and Separate Schools (1942)*
20. *Recommendations and Regulations for the Establishment, Organization, and Management of Manual Training Courses in Public and Separate Schools (1942)*
21. *Recommendations and Regulations for the Establishment, Organization, and Management of Home Economics Courses in Public and Separate Schools (1942)*
22. *Regulations for Grades IX, X, XI, XII, and XIII in Collegiate Institutes, High, Vocational and Continuation Schools and for Grades IX and X in Public and Separate Schools (re Subjects of Study, Special Grants, Qualifications of Teachers) (1942)*

Courses of Study

1. *Programme of Studies for Grades I to VI of the Public and Separate Schools (1941)*
2. *Programme of Studies for Grades VII and VIII of the Public and Separate Schools (1942)*
3. *Regulations and Courses of Study for Grades IX, X, XI, XII and XIII in Collegiate Institutes, High, Vocational and Continuation Schools, and for Grades IX and X in Public and Separate Schools (1943)*
4. *Suggested Courses of Study for Commercial High Schools and Departments established under the Vocational Education Act (1932)*
5. *Courses of Study and Examinations in Schools Attended by French-Speaking Pupils (Cir. 46) (1942)*
6. *Music in Rural Schools (1940)*
7. *An Introductory Course in Music Appreciation through Listening, for Elementary Schools (1941)*
8. *Operettas, Music Plays, Cantatas (1938)*

Text Books

1. *Text Books Authorized and Recommended, and Text Book Regulations for Public, Separate, Continuation and High Schools and Collegiate Institutes (Cir. 14) (1943)*
2. *Text Books Authorized and Approved for Vocational Schools (Cir. 52) (1942)*
3. *Supplementary Reading for Departmental Examinations (Cir. 58) (1943)*
4. *Suggested Books for Supplementary Reading in English Literature, Grades IX and X (1941)*
5. *Teachers' Manuals, etc. (1942)*
6. *Upper School Requirements in Modern Languages (Cir. 69) (1936)*
7. *A Graded List of French Supplementary Reading Books (Prepared for Schools which are Attended by French-Speaking Pupils, and in which French is a Subject of Instruction with the Approval of the Minister)*

Miscellaneous

1. *School Year and Holidays (Form 94)*
2. *Selected Scripture Readings*
3. *Teachers' Library for Public and Separate School Teachers (1941)*
4. *Health Handbook for Teachers in Public and Separate Schools (1938) (Ryerson Press)*
5. *Canadian Intelligence Examination.*

INDEX

A

PAGE

Absence, Causes of 57
Acts 228
Admissions 100, 215
Age-Grade—All Schools 98
  Continuation 180
  Deaf, School for 61
  High and Collegiate 200
  Public 139
  R.C. Separate 159
  Senior Auxiliary 215
  Vocational 210
Agriculture, Classes in
  Inspector, Report of 37
  Elementary Schools 39
  Normal School Course in 41
  Secondary Schools 39
  Teachers' Certificates 40
Aids, Visual and other. Secondary Schools 173
Assessment, Definition of 91
Attendance—
  Average Daily—All Schools 95
    Continuation 95, 111, 180
    Deaf, School for 59
    High and Collegiate Institute 95, 111, 193
    Public 95, 110, 117
    Roman Catholic Separate 95, 110, 117
    Protestant and Separate 157
    Senior Auxiliary 215
    Vocational 208, 211
  Causes of loss in 57
  Director, Report of 56
  Efficiency Percentage—Definition of 91
    Public and Separate 10, 56, 95, 110, 117
    Secondary 58, 95
  Exemptions from 58
Auxiliary Classes—Definition of 91
  Employment of Graduates 47
  Habilitation of Cripples 45
  Inspector, Report of 43
  Pupils Classified by Ability 48
  Pupils Classified by Handicaps 48
  Rehabilitation Training 46
  Rural Organization 45
  Sight-saving Books 49
  Statistics—Teachers, Pupils, Grants 51
  Urban Organization 43

B

Beginners—see Admissions.
Blind, School for—Cost 69
  Dental Report 69
  Enrolment 65
  Medical Report 67
  Oculist Report 68
  Superintendent, Report of 65
  War Work 67
Boards, Number of School 104

C

Capital Charges—All Schools 95, 105, 113
  Continuation 95, 105, 113, 187
  Definition of 91
  High and Collegiate 95, 105, 201
  Public 95, 105, 113, 150
  Roman Catholic Separate 95, 105, 113, 165
  Senior Auxiliary 95, 105, 215
  Vocational 95, 105, 113, 211
Certificates, Teachers' Professional—
  Number issued 216
  Public and Separate 122
  Academic Secondary 174
  Vocational Secondary 176
  English-French 114
Classrooms, Number of 97
Collegiate Institutes. (See High Schools).
Commerical Classes—Number of pupils—
    Academic 166
    Vocational 168, 208
Capital Outlays—All Schools 95, 113
Compulsory School Age—Defined 91
  Enrolment 91
Consolidate Schools—Attendance 152
  Assessment 152
  Costs 153
  Definition of 91
  Enrolment 152
  Grants 153
  List of 152
  Number of Teachers 152

PAGE

Continuation Schools—Age Grade 186
  Agriculture in 41
  Attendance 95, 111, 180, 187
  Boards, Number of 104
  Debt 187
  Defined 92
  Costs 187
  Enrolment 95, 111, 180
  Grade Distribution 180
  Grading of 180
  Inspectors, Report of 20
  Legislative Grants to 95, 113, 116, 187
  Location of 217
  Number 95, 96, 111
  Teachers, Number of 95, 111, 176
    Salaries of 178
  War Effort *opposite title page*, 18, 22
Correspondence Courses, Defined 91
  Report on 15
Costs—All Schools 95
  Blind, School for 69
  Consolidated Schools 153
  Continuation Schools 95, 105, 113, 187
  Comparative, All Schools 105, 113
  Deaf, School for 64
  Elementary 95, 105, 113, 150, 151, 165
  High and Collegiate 201
  Protestant Separate 157
  Public 150
  Pupil-Day, Defined 91
    All Schools 105
  Roman Catholic Separate 165
  Secondary 105, 113
  Senior Auxiliary 215
  Vocational 211
Country Grants—Continuation Schools 187
  Public 113, 150
  Roman Catholic Separate 113, 165
County Pupils—Continuation Schools 180
  Defined 91
  High and Collegiate 193
  Vocational 211
  Payment for, in Continuation Schools 187
    in High and Collegiate 201
    in Vocational 211
Courses of Study 229
Current Operations, Costs of—All Schools 95, 105, 113
  Continuation 187
  Definition of (General Maintenance) 91
  High and Collegiate 201
  Protestant Separate 157
  Public 150
  Roman Catholic Separate 165
  Senior Auxiliary 215
  Vocational 211

D

Deaf, School for—Age-Grade 61
  Attendance 59
  Costs 64
  Dental Report 63
  Enrolment 59
  Medical Report 63
  Staff 62
  Superintendent, Report of 59
Debenture. (See Debt).
Debt—Continuation 187
  High and Collegiate 201
  Public 150
  Roman Catholic Separate 165
  Senior Auxiliary 215
  Vocational 211
Definitions of Terms 91
Destinations, All Pupils 101
  Ex-Teachers 102, 103
District—Provisional defined 91
  Secondary School defined 92
  Pupils, Number of 185, 202, 206, 208

E

Enrolment—All Schools 95
  Blind, School for 65
  Compulsory Age 109
  Continuation 111, 180
  Deaf, School for 59
  Defined 91
  High and Collegiate 111, 193
  Protestant Separate 110 157

PAGE

Enrolment—*Continued*
  Public 110, 117
  Related to Population 109
  Roman Catholic Separate 110, 117
  Secondary Schools 95, 111
  Senior Auxiliary 111, 215
  Teacher-Training Schools 114
  Vocational—Day 111, 210
    —Night 111, 212
Examinations—High School Entrance 114, 126
  Departmental Matriculation 170
Exemptions from Attendance 100, 109
Experience of Teachers 110, 111

F

Facilities, Survey of—
  Public 142
  Separate 162
  Secondary 173
Fifth Classes—Comparative by Years 114
  Defined 91
  Details of 130
  Summary 95
Finances. (See Costs).
Foreign Languages in Secondary Schools 167
Free School Age, defined 91
French-speaking Schools—Age-Grade 32
  Classes—Elementary 32
    Secondary 33
  Correspondence Courses 35
  Director, Report of 31
  Enrolment 32, 33
  Music 36
  Teachers' Association 35
  Teacher-Training 31
  Trend in Teachers' Certificate 31, 114
French Instruction—Number of Secondary
  School Pupils 33, 166, 168

G

General Maintenance, defined 91
  (See Current Operations)
General Shop Work 25, 174
Grants—County 150
  Legislative 95, 113, 116, 150, 165, 187, 201
  Township 150, 187
Gymnasia—Number in Secondary Schools 173

H

Handicapped Children, Schools for (see Auxiliary)
Health—Teaching of 17
  Services in Schools 132
High Schools (including Collegiate Institutes)—
  Agriculture in 40
  Age-Grade 200
  Attendance 193
  Boards, Number of 104
  Costs 95, 105, 113, 201
  Enrolment 193
  Grade-Distribution 193
  Inspectors, Report of 20
  List of 228
  Legislative Grants 95, 113, 116, 201
  Location of 219
  Number of Schools 96, 111
  Teachers' salaries 178
  War Effort . . . . *opposite title page*, 22
  Teachers and certificates 174
HomeEconomics 25, 166, 168

I

Industrial Courses—Day 169, 209
  Night 214
Inspectors—Appointments 8
  Elementary—Report of Chief 4
  List of 221
  Retirements 5
  Secondary—Report of Chief 20
  Transfers 9
Inspectorate, defined 92

K

Kindergarten—Enrolment 98, 139, 140, 141
  Primary, defined 92

L

Legislative Grants to—All Schools 95, 116, 113
  Continuation 187
  Fifth Class 138

PAGE

Legislative Grants—*Continued*
  High and Collegiate 201
  Protestant Separate 157
  Public 150
  Roman Catholic Separate 165
  Senior Auxiliary 215
  Universities 116
  Vocational 211
Levy (Municipal tax)—Continuation 187
  High and Collegiate 201
  Protestant Separate 157
  Public 150
  Roman Catholic Separate 165
  Senior Auxiliary 215
  Vocational 113, 211
Libraries—Acting Inspector, Report of 7
  County 71
  Public (Summary) 70
  Statistics of—Free 72
    Association 76
  Teachers' 15
  Travelling 71
Low Attendance Schools—
  Closed, Number 13
  Distribution of 154

M

Maintenance, General, defined 91
  (See Current Operations).
Manual Training 26, 166
Motion Pictures, in Public Schools 142
  R.C. Separate Schools 162
  Secondary Schools 173
Music, Classrooms giving 81
  Provincial Supervisor, Report of 81

N

Night Schools—Summary 95
  Vocational 212
  Subjects, given 214
Non-Resident Pupil, defined 92
  Number of—Continuation 180
    High and Collegiate 193
    Vocational 208
Normal Schools—
  Enrolment 28, 114
  Medical Inspection in 28
  Staff Changes 29

O

Occupations—of Ex-Pupils 101
  of Ex-Teachers 102, 103

P

Part-time Classes—Teachers, Pupils 209
Pictures, Use of Still and Motion 142, 162, 173
Population, of Province 109
Preparatory Vocational Grades, enrolment . . . 99, 210
Professional Training—Certificates Issued 216
  Director, Report of 28
Protestant Separate—Schools, Teachers, Costs. . 157
Public address systems, Secondary Schools with. 173
Publications, Departmental 228
Public Libraries. (See Libraries).
Public Schools—Age-Grade 139
  Assets and Liabilities 150
  Attendance 56, 95, 110, 117
  Boards 104
  Capital Charges 95, 113, 150
  Capital Outlays 95, 113, 150
  Consolidated Schools 152
  Costs 95, 113, 150
  County Grants 113, 150
  Current Operations 95, 113, 150
  Debt 150
  Enrolment 95, 110, 117
  Entrance to High School 114, 126
  Facilities, Survey of 142
  Fifth Classes 95, 130
  Grounds beautification 38
  Health Services 132
  How the Public School Dollar is Spent 151
  Inspectors—List of 221
    Report of Chief 4
  Kindergarten 98, 139, 140, 141
  Legislative Grants 95, 113, 116, 150
  Low Attendance Schools 13, 154
  Number of Schools 95, 96, 110
  Pupil-Movement 100
  Religious Instruction 106
  Schools, Number and Distribution . . . 95, 96, 110

PAGE

- Public Schools—*Continued*
  - Teachers—Certificates 102, 110, 122
    - Destination of Ex-Teachers 102
    - Number 95, 102, 110, 122
    - Salaries 12, 95, 112, 149
    - Supply and Demand 102
  - Township Areas 11, 155
  - Township Grants 150
- Pupils—Absence, Causes of 57
  - Average Attendance, All Schools 95
  - Enrolment, All Schools 95
  - Destinations of 101
  - Movement of 100
  - Non-Resident defined 92
  - Occupations of Ex-Pupils 101
  - Resident, defined 92
  - Secondary, by Subjects 166, 168, 214

R

- Radio in Public Schools 142
  - R.C. Separate Schools 162
  - Secondary Schools 173
- Railway School Cars 16
- Red Cross, Donations to *opposite title page*
- Regulations 228
- Religious Education—Elementary Schools 18, 106
  - Secondary Schools 107
- Resident Pupil—Continuation 180
  - Defined 92
  - High and Collegiate 193
  - Vocational 208
- Retirements—of Inspectors 5
  - of Pupils 100, 215
  - of Teachers 102, 103
- Roman Catholic Separate Schools—Age-Grade 159
  - Assets and Liabilities 165
  - Attendance 165
  - Boards 104
  - Capital Charges 95, 113, 165
  - Capital Outlays 95, 113, 165
  - County Grant 113, 165
  - Costs 95, 113, 165
  - Current Operations 95, 113
  - Debt 165
  - Enrolment 95, 110, 117
  - Entrance to High School 114, 128
  - Facilities, Survey of 162
  - Fifth Class 95, 131
  - Health Services 132
  - Inspectors, List of 226
  - Legislative Grant 95, 113, 116, 165
  - Number of Schools 95, 96, 110
  - Pupil-Movement 100
  - Schools—Number and Distribution 95, 96, 110
    - English-French 31, 114
  - Teachers—Certificates 102, 110, 122
    - Destination of Ex-Teachers 102
    - Number 95, 102, 110, 122
    - Salaries 95, 112
    - Supply and Demand 102
- Rural School Grounds Beautification 38

S

- Salaries, of Teachers—Public 12, 95, 112, 149
  - Public and Separate 95, 112
  - Secondary 95, 112, 178
- Schools—Distribution of 96
  - Number of 95, 96, 110
  - Types of 92
  - Vocational Types 208
- School-car (railway) 16
  - defined 92
- School-year-defined 92
  - Teaching days 93, 94
- Secondary School—Boards, number of 104
  - District, defined 92
  - Facilities, Survey of 173
  - French-speaking Pupils 33
  - Location of 217
  - Teachers and Certificates 174
- Section—Rural Public School defined 92
  - Number of Rural Public 96
- Senior Auxiliary 215
- Shop Work 166, 169
- Statistical Summary 95
- Summer Schools 114
- Subjects of Study, Secondary Schools—
  - Academic 166
  - Vocational—Day 168
    - Night 214

T

- Tax Levy. (See Levy).
- Teachers—Number of 95, 102, 103, 110, 111, 174
  - Certificates 102, 110, 111, 122, 174
  - Destination of Ex-Teachers 102, 103
  - Experience 110, 111
  - Exchange 17
  - English-French 31, 114
  - in Training 28
  - Scarcity of 12
  - Salaries 95, 112, 149, 178
  - Supply of 12, 102, 103
  - Temporary 12, 101, 103, 216
  - Turnover 102, 103
- Terminology 91
- Text Book 229
- Trade Schools, Registrar, Report of 86
- Transfers—Inspectors 9
  - Pupils 100
- Transportation—to Secondary School 11
  - Consolidated Schools 152
- Township Areas— 10
  - Distribution of 155
  - New Areas 11

U

- Universities, Grants to 116

V

- Visual Education 18
- Vocational Schools—Age-Grade 210
  - Attendance 208
  - Costs 95, 105, 113, 211
  - Courses 23
  - Day Schools 95, 96, 111, 208
  - Director, Report of 21
  - Distribution of Pupils by—Course 208
    - Grade 208
  - Enrolment 208
  - Legislative Grants 95, 105, 113, 211
  - Location of 217
  - Night Schools 95, 111, 212, 214
  - Teachers and Certificates 176
  - Teachers' Salaries 179
  - Types 208
  - War-training Classes 22

W

- War Effort—All Schools *opposite title page*, 18
  - Blind, School for 67
  - Elementary Schools *opposite title page*, 18
  - Secondary Schools *opposite title page*, 22
- War-training Classes 22

UNIVERSITY OF TORONTO
REPORT
OF THE
BOARD OF GOVERNORS
FOR THE
YEAR ENDED 30th JUNE
1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 12, 1943

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

UNIVERSITY OF TORONTO

REPORT

OF THE

BOARD OF GOVERNORS

For the Year Ending 30th June, 1942

To His Honour the Lieutenant-Governor-in-Council:

The Governors of the University of Toronto have the honour to present their thirty-sixth annual report covering a year without parallel in the financial administration of the University, and also the President's report on the academic work of the University and its Colleges for the Session 1941-42 and covering the activities of different departments.

The funds and assets, including investments, etc., are shown as they stood at the close of business on 30th June, 1942, together with detailed statements of receipts and expenditures of the Board for the fiscal year which ended on that date, and the certificate of audit of the same by Mr. G. T. Clarkson, of the firm of Clarkson, Gordon, Dilworth and Nash.

The report of the Auditor shows that all the transactions of the year upon the Revenue and Capital accounts have been duly audited and found correct; that the securities representing the investments, which are held for safekeeping by the Canadian Bank of Commerce, were produced for the Auditor's examination twice during the year and found to be in agreement with the Bursar's records; and that this officer's records are well kept and all endowment and trust funds properly accounted for.

The general revenue for the year amounted to $1,935,810, which together with the Special Legislative Grant of $1,050,000 made a gross total of $2,985,810. The expenditures under the appropriations made by the Board for salaries and maintenance totalled $2,904,242 (exclusive of the Ontario College of Education which is maintained by a separate vote), to which was added $71,809 representing interest written to certain scholarship and trust funds and including interest on bank accommodation, together with $34,256 for Wartime Bonus paid to salaried employees, effective 1st February, 1942, making a total expenditure of $3,010,307, which resulted in an excess of expenditure over revenue for the year of $24,497.

The accumulated debit balance at 30th June, 1941, stood at $616,940, and following the receipt of a letter from the Government, from which the Board of Governors understands that the Government will take care of the shortage, this amount was reduced during the year by the receipt of a Special Legislative Grant of $100,000. This left a balance of $516,940, which together with the excess of expenditures over receipts of $24,497 for 1941-42, made a total due the University at 30th June, 1942, of $541,437.

An unprecedented number of additional funds, totalling $768,000, were administered by the office of the Bursar during the year, consisting chiefly of National Research Council and other Dominion Government Grants for 42 War Research Projects undertaken by various members of the staff, together with funds for the training and accommodation of members of the Navy, Army and Air Force taking special courses at the University at the request of the Dominion Government. In addition, funds were also administered in connection with loans to students from the Federal Department of Labour, Kellogg Foundation, etc., for the accelerated courses in Medicine, Dentistry, Science and Engineering.

All controllable expenditures were reduced during the year and considerable saving in the original Estimates was effected.

All of which is respectfully submitted.

D. BRUCE MACDONALD,
Chairman.

March 31st, 1943.

AUDITOR'S CERTIFICATE

Toronto, December 11, 1942.

To the Governors of the University of Toronto:

GENTLEMEN:

I have verified the attached Balance Sheet of the University dated June 30th, 1942, and Schedules 1 to 10, and report that all the transactions of the year on account of Revenue and Capital have been duly audited and in my opinion are correctly stated in the accounts.

The securities representing the investments are held in safekeeping by your bankers, The Canadian Bank of Commerce, and were produced for my examination on 2nd July, 1942, and also at another time during the year and found to be in agreement with the records kept by the Bursar. Your securities consist largely of bonds issued or guaranteed by either the Dominion of Canada or the Province of Ontario and bonds of Ontario municipalities. There are also certain corporation and other securities received as bequests. The aggregate approximate market value of these investments as at 30th June, 1942, was greater than their book value by $613,176.78. No income was received from certain non-trustee securities which have come to you in bequests.

The Bursar's records are well kept and all Endowment and Trust Funds have been properly accounted for.

I have not examined the titles to the various properties.

Yours faithfully,

G. T. CLARKSON, F.C.A.,
Auditor.

FINANCIAL STATEMENT

Balance Sheet, 30th June, 1942

Assets

Site Lands, Buildings and Contents	Sch'le 7		$12,477,633.94	
Unproductive Lands	" 8		58,622.40	
Leased Properties	" 9		653,235.71	
Investments, Cash and Accounts Receivable	" 10		11,537,194.63	
Royal Ontario Museum Investment			248,376.30	
Ontario Government Annuities (16 George V, Cap. 69)			36,711.55	
Ontario Government Annuities (18 George V, Cap. 55)			264,736.38	
Superintendent's Stores	Appendix IV		22,068.82	
Revenue Account:				
Balance at debit 30th June, 1941		$616,940.54		
Less $100,000.00 Special Legislative Grant received on account of accumulated Shortage		100,000.00		
		$516,940.54		
Shortage for 1941-42 as per Schedule 6a		24,497.09		
			541,437.63	
				$25,840,017.36

Liabilities and Funds

General Endowment	Sch'le 1	$13,886,051.20	
Specific Endowments (Scholarships, Prizes, etc.)	" 2	602,755.27	
Trust Funds	" 3	8,567,318.70	
Pension and Retirement Funds	" 4	1,650,864.10	
Annuity Debentures	" 5	802,582.77	
Contingent Funds, Ontario College of Education Surplus, etc.	" 6	278,103.30	
Fees paid in advance		2,341.82	
Royal College of Dental Surgeons		50,000.00	
			$25,840,017.36

NOTE: This statement does not include any assets or liabilities of The Toronto Conservatory of Music.

CHARLES E. HIGGINBOTTOM,
Bursar and Secretary to the Board of Governors.

SCHEDULE 1

General Endowment

Additions for 1941-42:			
Annuity Debentures:			
Portion of 1941-42 instalments reducing principal:			
Thirty-third instalment, issue of July, 1909	$18,457.25		
Thirty-first instalment, issue of January, 1911	4,440.00		
Thirty-first instalment, issue of January, 1911	10,246.00		
Twenty-seventh instalment, issue of April, 1915	3,226.31		
Eighteenth instalment, issue of July, 1924	8,638.40		
Thirteenth instalment issue of January, 1929	43,447.15	$88,455.11	
Military Studies, Bldg. (119 St. George)—			
Cost of addition to Building		$20,096.11	
Forestry School Practice Camp, Additional leasehold in Sherborne Township		3,278.50	
Library proper:			
Addition of Books for year less depreciation (Schedule 7)		11,502.04	$ 123,331.76
Return of 30th June, 1941			13,762,719.44
Return of 30th June, 1942			$13,886,051.20

SCHEDULE 2

Specific Endowments

(Scholarships, Prizes, etc.)

	Balance 30 June, 1941	Interest Appro-priation	Earnings	Gifts and other additions during year	Total	Expendi-tures and transfers	Balance 30 June, 1942
A.A.A.S. Scholarship (Physics)	$ 2,350.00	$ 55.00			$ 2,405.00	$ 55.00	$ 2,350.00
Aggett, Harvey, Memorial (App. Sc.)	1,636.49	2.72	$ 67.50		1,706.71	75.00	1,631.71
Aikins (English Literature)	5,324.94	6.50	250.00		5,581.44	250.00	5,331.44
Alexander Lectureship (English Literature)	16,163.40	16.95	629.52		16,809.87	500.00	16,309.87
All Souls' Historical Essay Prize	3,087.13	7.47	98.45		3,193.05	......	3,193.05
Allen, Jule & Jay J. Award (Arts)				$ 250.00	250.00	250.00	......
Allen-McKeller Memorial (French)	1,050.09		35.00		1,085.09	35.00	1,050.09
Alumnae Prize in English	10.00			10.00	20.00	......	20.00
American Society of Heating and Ventilating Engineers (Mech. Eng.)				25.00	25.00	25.00	......
Armstrong, George H., (History)	2,349.49	5.44	87.25		2,442.18	90.00	2,352.18
Association of Professional Engineers of Ontario	100.00			100.00	200.00	100.00	100.00
B.A.A.S., (Medals, etc.)	16.95			16.74	33.69	16.39	17.30
Bain, H. R., (Matriculation, App. Sc.)				200.00	200.00	200.00	......
Balfour Lectureship (Surgery)	4,780.20	16.56	123.60		4,920.36	200.00	4,720.36
Balmer, Jean (Science)	1,215.31	4.58	37.30		1,257.19	50.00	1,207.19
Bankers' (Political Science)	1,361.66	68.07			1,429.73	65.00	1,364.73
Baptie, Margaret W., (Medicine & Sc.)	4,047.47		200.00		4,247.47	200.00	4,047.47
Bastedo, Alma Anderson, Memorial Prize (English)	588.65		25.00		613.65	25.00	588.65
Bickle Bursary, T. H.	1,033.67		30.00		1,063.67	......	1,063.67
Blake (Matriculation)	31,249.22	1,500.00			32,749.22	1,500.00	31,249.22
Blake (Science and Moderns)	3,750.00	195.00			3,945.00	195.00	3,750.00
B'nai B'rith				350.00	350.00	350.00	......
Boiler Inspection & Insurance Co., (Applied Science)	150.00			150.00	300.00	150.00	150.00
Booth (University Schools)	1,000.51	1.19	58.27		1,059.97	59.46	1,000.51
Boxer, Reg. N., U.T.S. Junior School	1,000.00	1.56	33.45		1,035.01	35.01	1,000.00
Boxer, Reg. N., U.T.S. Senior School	1,000.00	1.56	33.45		1,035.01	35.01	1,000.00
Brickner, Rabbi (Social Science)	1,034.11	50.00			1,084.11	50.00	1,034.11
Brock, Margaret A., (Matriculation, English and History)	1,028.44		80.00		1,108.44	80.00	1,028.44
Brown, George Memorial (Medical Science)	10,810.06	11.72	324.96		11,146.74		11,146.74
Brown, George (Modern Languages)	1,128.34	30.00			1,158.34	30.00	1,128.34
Bruce, Robert (Arts and Medicine)	1,282.30	25.63		360.99	1,668.92	425.00	1,243.92
Chappell, Walter F., Prize (Medicine or Surgery)	501.77	25.00			526.77	25.00	501.77
Cockburn, G. R. R., (Greek)	1,050.00	50.00			1,100.00	50.00	1,050.00

	Balance 30 June, 1941	Interest Appro-priation	Earnings	Gifts and other additions during year	Total	Expendi-tures and transfers	Balance 30 June, 1942
C.I.L. Fellowship (Chemistry)				$ 750.00	$ 750.00	$750.00	
Cody, Florence (Matriculation)	$2,515.11	$ 1.25	$ 98.22		2,614.58	125.00	$2,489.58
Cody, Henry John (Matriculation)	2,519.04	1.30	98.22		2,618.56	125.00	2,493.56
Cody, Maurice, Memorial (Modern History)	3,343.12	8.00	117.84		3,468.96	150.00	3,318.96
Cody, Maurice, Memorial Prize	1,321.74	6.24	31.50		1,359.48	40.00	1,319.48
Cody, Maurice, Memorial (University Schools)	250.77	.87	7.00		258.64	20.00	238.64
Cohen, Arthur (English Language and Literature)	3,153.85	4.95	109.96	1,035.00	4,303.76	150.00	4,153.76
Coleman Medal (Geology)	1,001.28	3.46	26.22		1,030.96	25.93	1,005.03
Copp, John Memorial Fund (Medicine)	5,362.05	8.32	154.74		5,525.11	162.00	5,363.11
Corner Club of Toronto Bursary (U.C.)	25.00				25.00	25.00	......
Crawford, Allen Rudyard (University Schools)	525.00		25.00		550.00	25.00	525.00
Crawford, Henry Job (University Schools)	1,049.61	1.08	50.69		1,101.38	51.77	1,049.61
Crealock, Archie B., Memorial Prize (Civil Eng.)	25.00				25.00	25.00	......
Darling & Pearson Prize (Architecture)	100.00				100.00		100.00
Davis, Gertrud, Exchange Fellowship				400.00	400.00	400.00	......
Deborah Assembly No. 5 Bursary				50.00	50.00	50.00	......
Delta Phi Epsilon Bursary				200.00	200.00	100.00	100.00
DeLury, Alfred T., (Mathematics)	3,547.44	2.56	121.92		3,671.92	125.00	3,546.92
Dickenson, Marion E., (Household Sc.)	5,663.56	Dr. 4.82	228.79		5,892.35	4.82	5,887.53
Dunlap, David, Memorial (Psychology)	825.00			1,500.00	2,325.00	1,550.00	775.00
Eaton, Sir J. C. Memorial U.T.S.				120.00	120.00	120.00	......
Engineering Institute of Canada				25.00	25.00	25.00	......
Falconer, Sir Robt., Lectureship	17,124.31	22.63	486.91		17,633.85		17,633.85
Faulkner Medal (Psychiatry)	.15			26.90	27.05	26.92	.13
Findlay, J. A., (Mechanical Engineering)	3,112.60	4.66	312.01		3,429.27	100.00	3,329.27
Fletcher-Johnson Memorial Prize (Latin)	10.00				10.00	10.00	......
Forestry Memorial Schp.		2.88		1,250.00	1,252.88		1,252.88
Fox, Harold G., Prizes (Law)	150.00				150.00	50.00	100.00
Fulton, Alexander T., (Mathematics & Sc.)	3,351.30	180.00			3,531.30	180.00	3,351.30
Gibson (Matriculation)	4,162.57	5.18	183.45		4,351.20	100.00	4,251.20
Gibson (Pass Matriculation)	5,617.96	14.21	282.68		5,914.85	340.00	5,574.85
Gibson, Maude Charlton, U.C. (Household Economics)	1,626.21	2.80	70.96		1,699.97	50.00	1,649.97
Gilchrist, Lachlan (Geophysics Schps.)		3.67	156.92	5,202.21	5,362.80	150.00	5,212.80
Glen Mawr Old Girls' Association (English and History)	2,303.64		80.50		2,384.14	80.00	2,304.14
Goldsmith, Perry (Oto-Laryngology)	3,312.61	8.05	120.00		3,440.66		3,440.66
Graduate Fellowships (Sundry)	500.00			1,000.00	1,500.00	1,000.00	500.00
Graduates' Scholarship (Law)				30.00	30.00	30.00	......
Grasett Memorial (Classics)	6,004.61	10.11	300.54		6,315.26	250.00	6,065.26
Hardie, William (Matriculation)	2,300.00	100.00			2,400.00	100.00	2,300.00
Harris, James (Matriculation) (University College)	26,205.69	11.70	1,021.54		27,238.93	1,000.00	26,238.93

Hastings (Public Health & Public Health Nursing)	11,867.48	37.76	539.76		12,445.00		12,445.00
Henderson, Joseph, Memorial (Matriculation)	2,226.76	2.97	78.78		2,308.51	81.00	2,227.51
Hendry, William John (Obstetrics)	3,007.94		92.84		3,100.78	93.00	3,007.78
Hermant, Percy (Matriculation)				250.00	250.00	250.00	......
Hollywood Theatre Prizes (French)	50.00			100.00	150.00	50.00	100.00
Hutton, Maurice Classics	5,926.47	33.78	275.00		6,235.25	250.00	5,985.25
Hutton, Maurice (Matriculation, Greek and Latin)				125.00	125.00	125.00	......
Inco Scholarship (Applied Science)	500.00				500.00	500.00	......
International Accountants & Executives Corporation of Canada Bursary				25.00	25.00	25.00	......
International Mathematical Congress 1924 (Medals)	3,272.66	27.60	62.50		3,362.76		3,362.76
Irwin, Herbert W., Memorial (Modern Languages)	1,029.00		50.69		1,079.69	50.00	1,029.69
Isserman, Rabbi Prize (Social Sc.)	903.49	36.14			939.63		939.63
Jenkins (Engineering)	400.00				400.00	100.00	300.00
Keenan, Mary Award (Political Sc.)				200.00	200.00	200.00	......
Kennedy, George (Philosophy)	4.79			83.09	87.88	83.00	4.88
Kennedy, Sarah (Household Economics)	4.79			83.09	87.88	83.00	4.88
Khaki University Memorial	3,735.97	12.99	92.84		3,841.80		3,841.80
Labour Research Institute (Law)	50.00			25.00	75.00	25.00	50.00
Laird, Annie Lewisa, (Household Economics)	2,049.25		98.50	2,000.00	4,147.75	98.50	4,049.25
Laird, Annie L., Schp. (Household Science)		4.70	45.00	2,500.00	2,549.70		2,549.70
Laurier, Sir Wilfrid, Memorial (French)	2,222.61	100.00			2,322.61	100.00	2,222.61
Lawler, Gertrude, Memorial (English and History)	3,297.52	6.13	150.00		3,453.65	125.00	3,328.65
Lawler, Gertrude, Prize (English)	303.97	12.00			315.97	12.00	303.97
Leonard, Reuben Wells, Fellowship and Scholarships (University College)	291.00			7,650.00	7,941.00	7,650.00	291.00
Lilly, Eli (Medicine)	404.44				404.44		404.44
Lister Prize (Surgery)	5,340.64	4.14	250.00		5,594.78	250.00	5,344.78
Locke, Geo. H., Memorial (Library School)	3,067.26	2.63	97.50		3,167.39		3,167.39
Lyle Medal (Orientals)	695.53	13.91			709.44		709.44
McCaul Medal (Classics)	543.58	1.26	18.65		563.49		563.49
McCaul Scholarship (Classics)	2,509.79		80.55		2,590.34		2,590.34
McCharles, Aeneas, Prize	24,093.46	25.02	1,056.43		25,174.91		25,174.91
McCrae, John (Matriculation)	11,468.38	6.68	644.06		12,119.12	550.00	11,569.12
McCrea, Dent (Law)	100.00				100.00	50.00	50.00
Macdonald, John (Philosophy)	2,530.00	100.00			2,630.00	50.00	2,580.00
Mackenzie, Alexander, Memorial (Political Science)	16,537.50	1,250.00			17,787.50	750.00	17,037.50
Mackenzie, J. J., Fellowship (Pathology)	5,673.63	13.47	225.00		5,912.10	250.00	5,662.10
McLean, J. S., Fellowship (University College)				625.00	625.00	625.00	......
McLean, J. S., (Matriculation University College)	8,500.00		800.00		9,300.00	600.00	8,700.00
McLennan, Sir John Cunningham, Prize (Mathematics and Physics)	301.18		9.67		310.85		310.85
MacLennan-MacLeod Memorial Prize (Applied Science)	512.50		25.00		537.50	50.00	487.50
MacMurchy, Angus, Medal (Law)	1,090.33		45.00		1,135.33	26.95	1,108.38
McPhedran, Alexander, Research Fellowship (Medicine)	30,946.79	31.42	1,443.44		32,421.65		32,421.65

	Balance 30 June, 1941	Interest Appropriation	Earnings	Gifts and other additions during year	Total	Expenditures and transfers	Balance 30 June, 1942
Macara, John, Barrister of Goderich, Scholarship				$ 425.36	$ 425.36	$ 425.36	.....
Marfleet, Pearson Kirkman, Lectureship	$ 9,064.86	$ 20.21	$ 368.03		9,453.10	455.00	$ 8,998.10
Mickle, Charles, Fellowship (Medicine)	28,916.15	Dr. 25.27	1,340.19		30,256.34	1,339.79	28,916.55
Mickle, Ellen, Fellowship (Medicine)	28,953.95	3.80	1,340.20		30,297.95	1,344.00	28,953.95
Montgomery, Ward Co., Inc., Bursary				324.00	324.00	324.00	.....
Moss, (Classics)	2,000.00	120.00			2,120.00	120.00	2,000.00
Mulock, Mary (Classics)	2,838.74	120.00			2,958.74	120.00	2,838.74
Mulock, William (Classics and Mathematics)	2,000.00	120.00			2,120.00	120.00	2,000.00
Mustard, (Classics)	3,362.27	7.64	150.00		3,519.91	100.00	3,419.91
Neelands, Florence M., Prize (French)	522.40		18.25		540.65		540.65
Nesbitt, Wallace, Medals (University Schools)	612.50	2.57	30.00		645.07	24.50	620.57
Nipissing Research Fellowship (Mining)	21,639.17	17.30	1,238.19		22,894.66	1,100.00	21,794.66
Northway, John, (Psychological Research)				500.00	500.00	500.00	.....
Ontario Association of Architects				200.00	200.00	100.00	100.00
Ontario Hockey Association War Memorial (Matriculation)	2,025.00	100.00			2,125.00	100.00	2,025.00
Ontario Medical Association Prize (Preventive Medicine)				25.00	25.00	25.00	.....
Oral Health Thesis Prize No. 1—(Dentistry)				100.00	100.00	100.00	.....
Oral Health Thesis Prize No. 2—(Dentistry)				50.00	50.00	50.00	.....
Pakenham Memorial Prize (O.C.E.)	1,016.05		32.84		1,048.89	19.25	1,029.64
Pan-Hellenic Association Prizes (University College)	150.00				150.00	150.00	.....
Peters, George A., (Surgery)	3,950.08	158.00			4,108.08		4,108.08
Pi Lambda Phi Fraternity Prize				25.00	25.00		25.00
Porter, T. M., (University Schools)	6,017.08	5.07	278.59		6,300.74	283.66	6,017.08
Porter, T. M., (Memorial) (Corrigan Gift) (University Schools)	1,000.00	.10	50.69		1,050.79	50.79	1,000.00
Price, H. W., Research F'ship (Electrical Engineering)		16.98		10,000.00	10,016.98		10,016.98
Prince of Wales (Matriculation)	1,000.00	50.00			1,050.00	50.00	1,000.00
Public Speaking Association Bursary	50.00			50.00	100.00	50.00	50.00
Putnam, Wm. Lowell, Prize (Mathematics)	629.05			439.50	1,068.55	15.62	1,052.93
Quebec Bonne Entente Prize (French)	1,000.00	50.00			1,050.00	50.00	1,000.00
Ramsay, William (Physics)	1,157.66	57.88			1,215.54	50.00	1,165.54
Ramsay, William (Political Economy)	1,415.29	56.61			1,471.90		1,471.90
Ransom, A. C., (Applied Science)	5,151.90	8.09	164.23		5,324.22	170.00	5,154.22
Reeve, Anna Howe, Prize (Household Science)	682.96	27.32			710.28	25.00	685.28
Reeve, R. A., Prize (Medicine)	50.00			50.00	100.00	50.00	50.00
Richardson, James H., Research Fellowship (Anatomy)	10,000.00	250.00			10,250.00	250.00	10,000.00
Ross, Romaine K., Prize				70.00	70.00	20.00	50.00
Rossin, Julius (Modern Languages)	1,000.00	60.00			1,060.00	60.00	1,000.00
Rowell, Langford (Law)	1,012.06	5.00	45.00		1,062.06	50.00	1,012.06
Rowell, Langford (University Schools)	2,000.00	10.00	90.00		2,100.00	100.00	2,000.00
Rowell, Newton Wesley, Fellowship (Law)				500.00	500.00		500.00

Saddington, Ronald S., Medal (Pathology)	7.63			30.00	37.63	27.88	9.75
Sadowski (Sociology & Social Science)	500.00			500.00	1,000.00	500.00	500.00
St. Margaret's College Alumnae Schp.			26.00	1,615.43	1,641.43		1,641.43
St. Margaret's College Alumnae (Social Science)	75.00				75.00	75.00	......
St. Margaret's College Alumnae Prize (Public Speaking)	617.55	.50	22.38		640.43	640.43	......
Samuel, Sigmund, Scholarship Chinese Studies			80.00	4,000.00	4,080.00		4,080.00
School of Nursing Undergraduate Bursary	591.70	11.83			603.53		603.53
Seccombe, Wallace, General Proficiency Prize (Dentistry)				150.00	150.00	150.00	......
Seccombe, Wallace, Memorial Scholarship (Dentistry)	2,035.30	1.28	61.03		2,097.61	61.00	2,036.61
Simpson, Robert Company, (Matriculation)				650.00	650.00	650.00	......
Squair French Prose Prize	310.16	10.00			320.16		320.16
Starr Bequest (Medals)	7,913.19			75.00	7,988.19	6.64	7,981.55
Strang, Hugh Innis, Memorial (Classics)	3,070.59	15.58	119.32		3,205.49	125.00	3,080.49
Switzer, W. George, Memorial Award (Dentistry)	46.16			20.00	66.16	9.03	57.13
Toronto Brick Company Prizes				100.00	100.00	100.00	......
Tracy (Philosophy)	942.83	5.16	37.40		985.39		985.39
Ubukata (Japanese Students)	12,092.06	5.94	514.44		12,612.44		12,612.44
University College Alumnae Scholarship				100.00	100.00	100.00	......
University College Alumni Scholarship (Matriculation)				375.00	375.00	375.00	......
University College Alumni Prize (Commerce & Finance)				50.00	50.00	25.00	25.00
U.T.S. Engineering				250.00	250.00	250.00	......
U.T.S. Old Boys' Association				100.00	100.00	100.00	......
Vander Smissen (German)	2,737.33	5.77	87.50		2,830.60		2,830.60
Walker, Sir Edmund (Arts or Medicine)				450.00	450.00	450.00	......
Webster, Albert E., Memorial Schp. Fund (Dentistry)	2,107.55	2.72	61.03		2,171.30	61.00	2,110.30
White Pine Bureau Schp. (Forestry)				100.00	100.00		100.00
Wickett, Emerson, Memorial (App. Sc.)	500.00				500.00	250.00	250.00
Wickett, Morley (Matriculation, English and History)	2,189.70	3.71	68.04		2,261.45	70.00	2,191.45
Willmott, Jas. B. (Dentistry)				250.00	250.00	250.00	......
Willson, Herbert (Biology & Medicine)	100.00			100.00	200.00	100.00	100.00
Wilson, Daniel (Natural Science)	2,000.00	120.00			2,120.00	120.00	2,000.00
Wright, Ramsay (Zoology)	18,074.45	12.22	697.04	104.49	18,888.20	600.00	18,288.20
Wrong, George M., (Modern History)	3,825.33	12.64	164.60		4,002.57	150.00	3,852.57
Young, Memorial (Philosophy)	6,447.73	225.67			6,673.40	300.00	6,373.40
	$567,969.56	$ 5,905.88	$ 19,465.56	$ 48,496.80	$641,837.80	$ 39,082.53	$602,755.27
Deductions		30.09			30.09	30.09	
	$567,969.56	$ 5,875.79	$ 19,465.56	$ 48,496.80	$641,807.71	$ 39,052.44	$602,755.27

SCHEDULE 3

Trust Funds

	Balance 30 June, 1941	Interest Appropriation	Earnings	Gifts and other additions during year	Total	Expenditures and transfers	Balance 30 June, 1942
American Philosophical Society Grant—Solandt	$ 12.56				$ 12.56		$ 12.56
Banting and Best Research Fund				$10,000.00	10,000.00	$10,000.00	......
Banting, Sir Frederick, Memorial Fund	527.88	$ 10.89		50.00	588.77		588.77
Banting Research Foundation	713,315.22	102.92	$33,321.47		746,739.61	33,424.39	713,315.22
Banting Research Foundation (Reserve)	23,440.78	26.28	804.75	3,000.00	27,271.81	831.03	26,440.78
Canada Packers Donation Heparin Research	124.10				124.10		124.10
Canadian Red Cross Society Grant (Blood Substitutes Fund)	2,283.68				2,283.68	1,855.16	428.52
Carnegie Corporation Grant—Anthropology (U. of T.—Yale Conference)	1,681.82				1,681.82		1,681.82
Carnegie Corporation, Educational Research	2,263.89			5,245.00	7,508.89	3,277.44	4,231.45
" " Fine Art Professorship	1,999.50			5,500.00	7,499.50	5,000.00	2,499.50
" " Physiology Research	2.36				2.36		2.36
Carson, Minnie, Bequest	2,913.14	14.88	143.00		3,071.02		3,071.02
Connaught Laboratories Research	200,000.00	7,000.00			207,000.00	7,000.00	200,000.00
Connaught Laboratories Special Fund	111,771.32	40.43	7,550.07	438,215.06	557,576.88	5,760.18	551,816.70
Crocker, James W., Memorial Loan Fund	944.42		8.95	474.00	1,427.37	1,065.63	361.74
Dental Research	996.03			300.00	1,296.03	211.66	1,084.37
Dominion Government Grants—							
Dentistry Accelerated Course				6,000.00	6,000.00		6,000.00
Medicine Accelerated Course				12,000.00	12,000.00	11,251.25	748.75
War Service Loan Fund				30,000.00	30,000.00	4,282.26	25,717.74
Aerial Navigation	6,000.00				6,000.00	6,000.00	......
Aviation Medical Research—Bazett—Project AM-1	4,854.08			23,100.00	27,954.08	21,467.18	6,486.90
Aviation Medical Research—Project AM-5				1,000.00	1,000.00	1,000.00	......
Medical Research—Bazett—Project AM-13				100.00	100.00		100.00
Aviation Medical Research—Price—Project AM-4	3,784.10			4,000.00	7,784.10	6,341.61	1,442.49
Aviation Research Physics—Burton	349.22				349.22	349.22	......
Aviation Research Psychology—AM-2	587.08			6,525.00	7,112.08	5,658.43	1,453.65
Banting—High Altitude Flying—Project AM 1000	140.98				140.98		140.98
Project C—1000-22 FE 16904 CW. 511	1,231.27			400.00	1,631.27	1,631.27	
Best "Cockpit Lighting of Airplanes"	236.55				236.55	236.55	
Chemical Warfare FE 16904—CW 517				4,453.58	4,453.58	4,452.08	1.50
Chemical Warfare FE 16904—CW 503	148.46			1,020.00	1,168.46	1,025.23	143.23
Chemistry—Gordon—C 1000-1	1,676.68				1,676.68	1,676.68	
Chemistry—Gordon—C 1000-27	1,945.28			12,331.39	14,276.67	12,284.01	1,992.66
Dental Technician's Course	1,623.45			8,760.00	10,383.45	3,385.42	6,998.03
Electron Microscope Research	3.18				3.18	3.18	

Fish Culture—Fry				400.00	400.00	400.00	
Fish Culture—Ide				832.80	832.80	432.80	400.00
Fish Culture—Langford				347.75	347.75	334.35	13.40
Irwin FE 16904—CW 509	350.00			400.00	750.00	750.00	
Medicine-Cleghorn Project No. 9-2	163.15			825.00	988.15	717.66	270.49
Navy Technical Class Physics—No. 1	5,079.83				5,079.83	5,079.83	
Navy Technical Class Physics—No. 2	Dr. 3,323.49			10,290.00	10,290.00	10,290.00	
Navy Technical Class Physics—No. 3				31,000.00	31,000.00	24,032.55	6,967.45
Navy War Project, Physics, Burton-Pitt				1,775.00	1,775.00	559.47	1,215.53
Nutrition Survey-McHenry				1,500.00	1,500.00	1,360.54	139.46
Oxygen Production, Physics—Burton-Wilhelm P.E. 5				7,620.00	7,620.00	7,398.71	221.29
Personnel Administration Course				2,000.00	2,000.00		2,000.00
N.M. 4 Best Project				1,200.00	1,200.00	1,200.00	
N.M. 5 Best Project				1,450.00	1,450.00	680.43	769.57
N.M. 9 Best Project				1,200.00	1,200.00	1,200.00	
Greey Project M-1000	4,396.80				4,396.80	4,396.80	
Project A.M. 7-Solandt				736.55	736.55	301.99	434.56
Project N.M. 6-Solandt				570.00	570.00	570.00	
Project N.M. 7-Solandt				550.00	550.00	550.00	
Project N.M. 8-Solandt				200.00	200.00	141.87	58.13
Project N.M. 14-Solandt				920.00	920.00		920.00
Project N.M. 12-Bateman				300.00	300.00	265.19	34.81
Radio Technicians' Course	Dr. 793.79			120,380.00	120,380.00	120,380.00	
Radio Technicians' Course No. 2				220,745.60	220,745.60	203,854.82	16,890.78
Radio-Active and Mass Spectrometric Research—Burton-Keevil				700.00	700.00		700.00
BE 1, Duff				2,500.00	2,500.00	691.36	1,808.64
War Project C.W. 519				2,900.00	2,900.00	2,060.82	839.18
War Project C. 1005-1 Physics-Burton	220.10			1,000.00	1,220.10	1,220.10	
War Project P. 1000-2 Physics-Burton	446.46				446.46	446.46	
War Project P. 1000-3 Physics-Burton	2,073.74				2,073.74	2,073.74	
War Project PE 4, Physics, Burton-Pitt				14,725.00	14,725.00	14,725.00	
P.E. 6444, Physics, Burton-Pitt				18,425.00	18,425.00	16,130.64	2,294.36
Young Project F.E. 16904, C.W. 510	157.71			940.00	1,097.71	729.34	368.37
Dunlap Bequest (Medical Research)	111,433.49	47.63	4,326.50		115,807.62	3,500.00	112,307.62
Eaton Endowment (Medicine)	32,105.27	1,123.68		25,000.00	58,228.95	19,879.44	38,349.51
Engineering Society Loan Fund	193.07	3.86		1,500.00	1,696.93	1,500.00	196.93
Fairclough, William Erving, Memorial	23,813.40	Dr. 8.38	953.05		24,766.45	1,258.38	23,508.07
Fasken, David, Trust	5,735.44	10.56	184.94		5,930.94		5,930.94
Flavelle, Sir Joseph (Fellowship)	1,500.00			1,250.00	2,750.00	1,000.00	1,750.00
Fulford Estate Donation	3,443.08	68.86			3,511.94		3,511.94
Geological Society Grant Physics—Keevil				549.25	549.25	134.79	414.46
Gilchrist, Lachlan, Geophysics Schp.	5,202.21				5,202.21	5,202.21	
Gilchrist, Archibald—Botany	694.87		22.55		717.42	20.00	697.42

	Balance 30 June, 1941	Interest Appro-priation	Earnings	Gifts and other additions during year	Total	Expendi-tures and transfers	Balance 30 June, 1942
Hamilton, Mary G. Fund				$ 2,000.00	$ 2,000.00	$ 54.00	$ 1,946.00
Honor, John Bequest (Arts)	$ 12,238.64	$ 7.62	$ 485.95		12,732.21		12,732.21
Horton, John Hughes, Bequest (not allocated)	866.57	17.33			883.90		883.90
Hoskin, John Bequest (Residences)	15,570.48	11.54	667.12		16,249.14		16,249.14
Leopold Infeld Donation				150.00	150.00	55.54	94.46
Institute of Child Study	1,866.41			14,730.64	16,597.05	16,100.57	496.48
Insulin Committee, Surplus	1,118,965.52	39,163.80			1,158,129.32	39,163.80	1,118,965.52
Jones, Martha Alice, Bequest—Women's Union	53.85				53.85		53.85
Joy, Wing Commander D. G., Donation—Aerial Navigation	100.00			200.00	300.00		300.00
W. K. Kellogg Fndn. Medical Loan Fund				11,000.00	11,000.00	300.00	10,700.00
" " " Dental Loan Fund				11,000.00	11,000.00		11,000.00
" " " School of Hygiene Loan Fund				2,200.00	2,200.00		2,200.00
" " " School of Hygiene Special Fund				8,800.00	8,800.00		8,800.00
Laidlaw, Ann, (Classical Archaeology)	53.69				53.69		53.69
Laidlaw, Donation—Fine Art				300.00	300.00	34.00	266.00
Langton, John, Memorial	30.00				30.00		30.00
Leonard, Reuben Wells, Bequest	176,292.32	162.99	6,175.76	8,400.00	191,031.07	3,000.00	188,031.07
Library Funds:							
Abbott Dental	99.70			750.00	849.70	675.56	174.14
Graduates' Deposits	4,888.75			398.45	5,287.20		5,287.20
King Alfred Millenary	10,574.03	400.00			10,974.03	113.02	10,861.01
Phillips Stewart	1,632.10	60.00			1,692.10	20.89	1,671.21
John Squair, (French) No. 1	1,000.00	40.00			1,040.00	40.00	1,000.00
John Squair, (French) No. 2	1,026.62		58.27	42.86	1,127.75	66.47	1,061.28
Loan Fund Medical Students				2,767.00	2,767.00	2,541.00	226.00
Lunberg, Hans				3,612.49	3,612.49	3,612.49	......
Maple Leaf Fund Incorporated—Donation				7,065.50	7,065.50	7,065.50	......
John & Mary R. Markle Fndn. Fund				2,860.00	2,860.00	372.50	2,487.50
Massey Foundation	306,210.35	117.46	12,118.83		318,446.64		318,446.64
Massey-Treble Bequest, Household Science	31,350.47	612.91		2,788.52	34,751.90	4,541.62	30,210.28
Medical Research, Banting	241,021.44	8,435.75		46,511.40	295,968.59	70,558.99	225,409.60
Medical Research, Best	156,117.44	5,464.10		24,581.90	186,163.44	35,071.77	151,091.67
Mendel, Bruno, Fund	3,246.07			2,600.00	5,846.07	3,747.44	2,098.63
Mount Sinai Masonic Lodge, Silver Jubilee Loan Fund	1,105.00				1,105.00	282.00	823.00
Mulock, Sir William, U.C. Men's Residence Fund	20,207.05		202.28		20,409.33		20,409.33
McLennan, Laboratory Research Fund (Scientific Research)	1,638.46			34,435.06	36,073.52	21,547.48	14,526.04
National Foundation for Infantile Paralysis Inc. of the United States	2,895.00			3,739.75	6,634.75	4,334.41	2,300.34
Ontario Archaeology—Special Research	786.40	15.73			802.13		802.13
Ontario Mining Association Grant—(Silicosis)				5,000.00	5,000.00	5,000.00	......
Organic Chemistry (Anonymous)				5,000.00	5,000.00	5,000.00	......

Parke Davis Donation—Greey Research	146.00			750.00	896.00	987.10	Dr. 91.10
Porter, T. M., Bequest	13,585.65	11.26	499.77		14,096.68		14,096.68
Reeve, R. A., Bequests (not allocated)	16,640.44	Dr. 18.69	810.29		17,450.73	518.69	16,932.04
Research Enterprises Limited Fund				1,772.46	1,772.46	1,772.46	......
Research Enterprises Limited							
Radio Courses, University Extension				4,515.00	4,515.00	1,791.09	2,723.91
Eliza J. Robertson, Bequest (Arthritis)		244.39		20,000.00	20,244.39		20,244.39
Rockefeller Foundation:							
Bursary (I. P. Todd)				1,500.00	1,500.00	1,359.38	140.62
(Hygiene Endowment)	861,946.14				861,946.14		861,946.14
(Hygiene)	13,416.36	18.39	40,214.80		53,649.55	33,439.73	20,209.82
(Hygiene—Special Account No. 1)	1,875.00			7,124.25	8,999.25	6,999.25	2,000.00
(Hygiene—Special Account No. 2)	1,558.78			10,000.00	11,558.78	10,652.70	906.08
(Hygiene—Special Account No. 3)	469.00			3,299.00	3,768.00	3,650.73	117.27
(Hygiene—Special Account No. 4)				3,700.00	3,700.00	3,000.00	700.00
(Medical Endowment)	1,043,912.50				1,043,912.50		1,043,912.50
(Medicine)		359.07	47,998.97		48,358.04	48,358.04	......
(Psychiatry Research)	11,664.78			5,400.00	17,064.78	9,521.79	7,542.99
(School of Nursing Endowment)	250,000.00				250,000.00		250,000.00
(School of Nursing)		Dr. 6.95	7,613.79	47,115.75	54,729.54	53,897.68	831.86
Rutherford, Dr. James P., (Medical Research)	6,413.54	13.51	214.34		6,641.39		6,641.39
Samuel, Sigmund, Donations				1,000.00	1,000.00		1,000.00
School of Architecture Sample Room				1,120.00	1,120.00		1,120.00
Seldon, Lauretta M., Bequest	58.01	1.16			59.17		59.17
Simpson, Mary A., Bequest	109.62	2.19			111.81		111.81
Smith, Geo. R., Fund, (O.C.E.)	250.00				250.00		250.00
Social Science Fund	680.69				680.69	50.00	630.69
Standard Brands Research (Chemistry)	6.54				6.54		6.54
Stewart, John A., (Pernicious Anaemia)	2,756.25	96.46			2,852.71		2,852.71
University College Men's Residence Fund	5,091.98			51.17	5,143.15		5,143.15
Walker, E. C., Bequest (Residences)	70,661.62	27.36	3,140.76		73,829.74		73,829.74
Walker, J. Harrington, Bequest (Residences)	38,599.68	20.47	1,628.38		40,248.53		40,248.53
Wallberg, E. A., Memorial	1,928,757.39	156.43	110,743.52		2,039,657.34	24,918.72	2,014,738.62
Wallberg, E. A., Memorial (Applied Science Survey)	1,167.46	19.97			1,187.43	200.00	987.43
Wallberg, E. A., Memorial Loan Fund	11,454.27	249.25	137.91	4,160.20	16,001.63	1,911.14	14,090.49
John I. White Bequest—Medical Research Banting				600.00	600.00	600.00	......
Wenner-Gren Geophysics Fund	1,481.15			12,200.00	13,681.15	10,439.86	3,241.29
Whitney, E. C., Bequest	199,453.05	229.83	11,571.56		211,254.44	3,278.50	207,975.94
Wintercorbyn, Mrs. E. A., Bequest	10,389.30	15.12	487.51		10,891.93	300.00	10,591.93
	$ 7,884,247.21	$ 64,424.08	$ 292,085.09	$ 1,372,447.38	$ 9,613,203.76	$ 1,045,885.06	$ 8,567,409.80
Deductions	4,117.28	34.02			4,151.30	4,151.30	91.10
	$ 7,880,129.93	$ 64,390.06	$ 292,085.09	$ 1,372,447.38	$ 9,609,052.16	$ 1,041,733.76	$ 8,567,318.70

SCHEDULE 4

Pension and Retirement Funds

1. Pension Fund (Academic):		
At credit of account on 30th June, 1941	$579,462.25	
Contributions during year	42,240.85	
Interest credited	24,385.48	
	$646,088.58	
Withdrawals	32,114.80	
		$613,973.78
2. Pension Fund (Employees):		
At credit of account on 30th June, 1941	$816,297.82	
Contributions during year	84,316.65	
Interest credited	32,254.29	
	$932,868.76	
Withdrawals	28,978.44	
		$ 903,890.32
3. Estimated accrued liability as per Actuary's report of 19th October, 1939		133,000.00
Return of 30th June, 1942		$1,650,864.10

SCHEDULE 5

Annuity Debentures

Issue of July, 1909, for construction and equipment of Thermodynamics Library Addition and Faculty of Education Building, $500,000, repayable in forty equal annual amounts of $25,260 each,	
Value as on 30th June, 1942, of the seven outstanding instalments	$151,611.45
Issue of January, 1911, under 1 George V, Cap. 80, for construction of Pathological building, $130,000, repayable in forty equal annual amounts of $6,568 each,	
Value as on 30th June, 1942, of the nine outstanding instalments	48,833.00
Accrued on 30th June, 1942, of thirty-second payment and charged to Revenue, 1941-42	3,284.00
Issue of January, 1911, under 1 George V, Cap. 80, as a grant towards construction of Toronto General Hospital, $300,000, repayable in forty equal annual amounts of $15,157 each,	
Value as on 30th June, 1942, of the nine outstanding instalments	112,690.00
Accrued on 30th June, 1942, of thirty-second payment and charged to Revenue, 1941-42	7,578.50
Issue of April, 1915, under R.S.O., 1914, Cap. 279, to provide for the payment of $100,000 to the Hart A. Massey Estate towards the Gymnasium portion of Hart House, $110,000, repayable in forty equal annual amounts of $5,975 each,	
Value as on 30th June, 1942, of the thirteen outstanding instalments	57,855.30
Accrued on 30th June, 1942, of twenty-eighth payment and charged to Revenue, 1941-42	1,244.80
Issue of July, 1924, under R.S.O., 1914, Cap. 279, for construction of Forestry building, $124,622, repayable in twenty equal annual amounts of $10,000 each,	
Value as on 30th June, 1942, of the two outstanding instalments	18,594.10
Issue of January, 1929, under R.S.O., 1927, Cap. 337, for construction of a new building for Pathology and allied departments (Banting Institute) $800,000, repayable in twenty equal annual amounts of $64,193 each,	
Value as on 30th June, 1942, of the seven outstanding instalments	371,469.82
Accrued on 30th June, 1942, of fourteenth payment and charged to Revenue, 1941-42	29,421.80
Return of 30th June, 1942	$802,582.77

SCHEDULE 6

Contingent Funds, Etc.

Contingent Fund (Investment Reserve):			$172,161.84
Organ Fund:			
Balance on 30th June, 1941		$ 2,620.88	
Expenditure on upkeep of organ, less receipts		271.06	
			2,349.82
University Press:			
At credit of accounts as per Appendix III			26,346.02
Men's Residence Rehabilitation Fund			20,000.00
Ontario College of Education:			
At credit of account (Appendix V)			55,797.22
Legislative Grant for Administration Building:			283.15
David Dunlap Observatory (Construction Account):			17.23
			$276,955.28
Sundry Ledger balances, items in suspense, etc.:			
Residence and Key deposits		$ 1,930.00	
Fire Loss Account		274.81	
Suspense		6.00	
		$ 2,210.81	
Less:			
Workmen's Compensation Board deposit	$632.98		
Fire Loss Accounts, outstanding	420.29		
National Defence Tax overpaid	9.32		
		1,062.59	
			1,148.22
Return of 30th June, 1942			$278,103.50

SCHEDULE 6a

Revenue, 1941-42

Receipts

		Estimate	Actual
Legislative Grant, University Act, 1906		$500,000.00	$500,000.00
Legislative Grant, 60 Vict., Cap. 59		7,000.00	7,000.00
Legislative Grant, 13-14 George V		10,000.00	10,000.00
Fees, University and College, as detailed in Appendix 1		900,000.00	1,053,241.76
Infirmary Receipts, Dentistry		25,000.00	29,193.09
Interest:			
On Dominion and Provincial Government Bonds		165,000.00	118,128.35
On Ontario Government Annuities			17,480.30
On Debentures			3,544.68
On Loans			1,200.00
Rentals:			
University Park ground leases			6,655.50
City of Toronto payment			6,000.00
Business properties			11,688.56
Sundry houses and land earnings			5,003.74
Men's Residences:			
(General, $13,974.95; University College, $4,764.50)		17,000.00	18,739.45
Women's Residences:			
(Whitney Hall, $49,447.60; St. George Street Group, $15,122.05)		68,000.00	64,569.65
University College Women's Union:			
(Membership fees, $2,653.00; rooms and meals, $6,569.84)			9,222.84
Central Power Plant:			
Wycliffe, Victoria and Knox Colleges	$33,259.27		
Royal Ontario Museum	16,078.29		
Sundry accounts	16,535.20		
		53,000.00	65,872.76
Photographic Service and Casual Revenue		5,000.00	8,269.91
		$1,750,000.00	$1,935,810.59
Special Legislative Grant		1,050,000.00	1,050,000.00*
Estimated excess of Expenditure over Receipts		251,413.00	....
		$3,051,413.00	$2,985,810.59

*In addition to the above receipts, a Special Legislative Grant of $100,000.00 was received on account of accumulated Shortage to 30 June, 1941, (see Balance Sheet).

Expenditures

Under appropriations as per Appendix II	$2,981,413.00	$2,904,242.18
Interest written to Scholarship and other funds	70,000.00	71,809.27
Wartime Bonus paid to Salaried Employees from Feb. to June, 1942, (not including tradesmen or anyone paid on an hourly basis)		34,256.23
	$3,051,413.00	$3,010,307.68
Receipts as above		2,985,810.59
Excess of expenditures over receipts carried to Balance Sheet		$ 24,497.09

SCHEDULE 7

Site Lands, Buildings and Contents

Site Lands:		
2,557,843 sq. feet at forty cents per foot	$1,023,137.20	
332,549 sq. feet at cost price	447,344.23	
18,000 sq. feet at estimate	40,000.00	
2,908,392 sq. feet		$1,510,481.43
Buildings:		
Anatomical building	$482,388.37	
Baldwin House	12,000.00	
Banting Institute	813,129.93	
Biological building	129,745.30	
Botanical building	516,998.35	
Chemical building	77,469.88	
Convocation Hall	214,866.22	
Dental building	350,000.00	
Economics building	76,350.00	
Electrical building	346,699.89	
Engineering building	50,000.00	
Forestry building	122,359.86	
Geodetic Observatory building	12,000.27	
Hart House (not appraised)	....	
Household Science building	455,000.00	
Hygiene and Public Health building	852,682.40	
Library building	327,425.50	
McLennan Laboratory	363,945.85	
Mechanical building	119,017.21	
Medical building	200,000.00	
Men's Residences	217,670.04	
Military Studies building & Drill Hall	67,071.27	
Mining building	384,736.89	
Mill building	229,972.52	
Ontario College of Education	703,390.67	
Press building	1.00	
Psychology buildings	22,333.26	
Simcoe Hall	399,055.10	
University College building	450,000.00	
University College Women's Union	70,059.19	
Women's Residences:		
Whitney Hall	487,988.37	
Hutton House	24,723.77	
No. 184 College Street	8,239.47	
No. 78 Queen's Park	161,775.00	
No. 86 Queen's Park	38,767.62	
St. George Street properties:		
Numbers 43	30,054.25	
45	39,079.67	
47	10,172.95	
49	25,007.51	
96	22,692.60	
98	16,708.84	
100	17,776.93	
104	22,498.27	
106	10,034.15	
		$8,981,888.37

Library	$ 756,866.36
Organ	24,000.00
Sundry Departmental Equipment	375,153.99
Furniture and Furnishings, various buildings	43,010.55
Arena	223,070.40
Athletic Field Stadium and equipment	11,817.88
Aura Lee Grounds and equipment (Ontario College of Education)	17,276.27
Gymnasium equipment	7,620.19
Forestry School Practice Camp	3,278.50
Surveying Practice Camp, Lutterworth Township, (land, $1,215, buildings, etc., $10,000)	11,215.00
David Dunlap Observatory (land, $41,750, buildings, $163,700, telescope, dome, etc., $225,000)	430,450.00
Connaught Laboratories (Farm, buildings and equipment)	81,500.00
Connaught Laboratories (Hygiene building plant)	1.00
Central Power Plant	1.00
Printing Plant	1.00
General Museum Specimens	1.00
Dining Hall equipment	1.00
Total valuation	$12,477,633.94

Return of 30th June, 1941			$12,435,607.29	
Additions thereto:				
No. 104 St. George Street Final Payment on mortgage		$7,150.00		
Addition to Drill Hall Military Studies Bldg. (119 St. George Street) Cost of Construction		20,096.11		
Purchase of Forestry School Practice Camp leasehold		3,278.50		
Library proper: Value of addition of Books for 1941-42 reported by the Librarian	$34,910.28			
Less depreciation at 3% on $780,274.60	23,408.24			
		11,502.04		
			42,026.65	
Return of 30th June, 1942				$12,477,633.94

SCHEDULE 8

Unproductive Lands

U.C.C. block on King Street	$ 50,425.40	
Vacant land in Port Hope	8,045.00	
Endowment lands unsold in various townships	152.00	
(No transactions during year) Return of 30th June, 1942		$ 58,622.40

SCHEDULE 9

Leased Properties

Land leased to City of Toronto	$ 120,000.00	
Park lots leased (including Federated Colleges Sites)	335,992.20	
Toronto business properties	183,000.00	
Spadina Avenue Houses (Nos. 719-721)	8,023.51	
Caradoc Farm	600.00	
		$ 647,615.71
Rentals and City of Toronto Payment Accrued		5,620.00
		$ 653,235.71
Return of 30th June, 1941	$ 655,435.71	
Decrease in rentals past due and accrued	2,200.00	
Return of 30th June, 1942		$ 653,235.71

SCHEDULE 10

Investments, Cash and Accounts Receivable

Dominion of Canada Bonds and guaranteed issues	$4,181,364.12	
Interest Accrued	9,282.14	
		$4,190,646.26
Province of Ontario Bonds and guaranteed issues	$3,814,169.52	
Interest Accrued	18,785.29	
		3,832,954.81
Other Government Bonds	$ 500,670.64	
Interest Accrued	1,059.15	
		501,729.79
Municipal debentures	$ 517,451.61	
Interest Accrued	1,505.71	
		518,957.32
University of Toronto debentures (guaranteed)		371,469.82
Toronto Conservatory of Music debentures		194,495.04
Corporation debentures		35,386.00
Sundry stocks		108,539.62
Mortgage		2,200.00
Investments in trust for Banting Research Foundation		735,346.03
Investments in trust for Connaught Laboratories		551,816.70
Loan to Athletic Association		20,000.00
Toronto Conservatory of Music Advance, Organ		5,463.00
Accounts Receivable:		
Photographic Service	$ 70.70	
Labour and Material	10,039.00	
Central Power Plant	33,253.27	
	43,362.97	
Less Royal Ontario Museum balances and miscellaneous items at credit	10,580.11	
		32,782.86
Canadian Bank of Commerce, on deposit		435,407.38
(Includes amounts relating to the year ended 30th June, 1942, but received and deposited at a later date)		$11,537,194.63

Transactions 1941-42

Inwards

Dominion, Provincial and other Government Bonds	$ 19,117.06	
Municipal Debentures	8,273.71	
University of Toronto debentures	43,447.15	
Payment on Loan to Athletic Association	10,000.00	
Toronto Conservatory of Music debentures	1,935.28	
Banting Research Foundation Investments	62,819.24	
Connaught Laboratories Investments	224.93	
Withdrawals from Canadian Bank of Commerce	5,223,388.03	
		$5,369,205.40

Outwards

Dominion and Provincial Government Bonds	$293,377.98	
Municipal debentures	554.85	
Toronto Conservatory of Music debentures	331.61	
Toronto Conservatory of Music Advance	5,463.00	
Banting Research Foundation Investments	65,740.24	
Connaught Laboratories Investments	442,138.70	
Deposits in Canadian Bank of Commerce	5,529,469.38	
Increase in accounts outstanding	19,722.74	
Increase in accrued revenue	122.07	
		$6,356,920.57
		$ 987,715.17
Return of 30th June, 1941		10,549,479.46
Return of 30th June, 1942		$11,537,194.63

APPENDIX I.

Fees 1941-42

Balance brought forward, 1940-41			$ 1,198.00
Total of fees collected 1941-42			1,302,307.15
			$1,303,505.15
Distribution thereof:			
Sundry refunds during year			$ 10,331.61
Share of fees paid to the following:			
Hart House			44,423.50
Students' Administrative Council			17,768.00
University Athletic Fee			17,223.00
Medical Society			3,256.00
Medical Women's Undergraduate Association			126.00
Faculty of Applied Science Athletic Fee			2,288.00
Engineering Society			2,300.00
Dental Students' Parliament			2,032.00
Foresters' Club			118.50
Graduate Students' Union			354.00
University College Literary and Athletic Society			1,798.00
University College Women's Undergraduate Association			1,725.00
Aerial Navigation Undergraduate Association			24.00
Occupational Therapy Undergraduate Association			108.00
Physiotherapy Undergraduate Association			76.00
Teachers' Course Association			552.00
Royal College of Dental Surgeons			2,525.00
St. Michael's College (Household Science)			190.00
Toronto Conservatory of Music			505.00
Hospitals:			
Toronto General Hospital	$8,100.00		
Toronto General Hospital (Burnside)	928.00		
		$9,028.00	
St. Michael's Hospital		1,400.00	
Hospital for Sick Children		1,530.00	
Toronto Western Hospital		950.00	
			12,908.00
Credited to Sundry Accounts:			
Ontario College of Education			61,814.22
University College Women's Union			2,653.00
School of Nursing			22,207.50
Institute of Child Study			4,513.99
Laboratory Deposits			36,101.25
Fees paid in advance for 1942-43			2,341.82
Balance to Revenue Account (Schedule 6a)			1,053,241.76
			$1,303,505.15

DETAILS OF FEES RECEIVED (GROSS)

Composite Academic and University Incidental Fees:	
Arts—Tuition (University College) Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	$220,248.65
Commerce and Finance—University tuition; Library and Laboratory supply; Examination; Degree; Health Service; Physical Training; and miscellaneous	32,516.50
Medicine—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	257,132.83
Applied Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	301,114.27
Dentistry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Caution and Laboratory Deposit; and miscellaneous	74,585.00

Education—Registration; Tuition; Examination; Degree; Health Service; and University Schools	64,127.22
Forestry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	7,467.00
Music—Registration; Tuition; Examination; Degree; and miscellaneous	2,043.23
Household Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	9,289.00
Graduate Studies—Registration; Tuition; Library; Examination; and Degree	31,570.26
University Extension—Teachers' Courses; Occupational Therapy; Physiotherapy; Aerial Navigation; Certificate Course in Business; Tutorial; Short Courses; Library and Laboratory Supply; Examination; Degree; Health Service; and miscellaneous	93,695.45
Social Work—Tuition; Library and Laboratory Supply; Examination; Diploma; and Health Service	8,864.00
Law—Examination; Degree; and miscellaneous	562.00
Physical and Health Education—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous	14,785.00
Pharmacy—Registration; Tuition; Examination; Degree; and miscellaneous	18,153.00
Veterinary Science—Examination; and Degree	1,180.00
Agriculture—Examination; and Degree	1,840.00
School of Nursing—Tuition; Library; Examination; Diploma; and Health Service	25,693.50
Institute of Child Study—Tuition	4,513.99
Aerial Navigation Undergraduate Association	24.00
Applied Science Athletic	2,288.00
University Athletic	17,223.00
Dental Students' Parliament	2,032.00
Engineering Society	2,300.00
Foresters' Club	118.50
Graduate Students' Union	354.00
Hart House	44,423.50
Laboratory Deposits	36,101.25
Medical Society	3,256.00
Medical Women's Undergraduate Association	126.00
Occupational Therapy Undergraduate Association	108.00
Physiotherapy Undergraduate Association	76.00
Students' Administrative Council	17,768.00
Teachers' Course Association	552.00
University College Literary and Athletic Society	1,798.00
University College Women's Undergraduate Association	1,725.00
University College Women's Union	2,653.00
	$1,302,307.15
Balance brought forward from 1940-41	1,198.00
	$1,303,505.15

CLASSIFICATION OF SERVICES

	Gross Receipts	Refunds	Other Deductions	Net
Arts	$ 220,248.65	$ 5,443.61	....	$ 214,805.04
Commerce and Finance	32,516.50	250.00	....	32,266.50
Medicine	257,132.83	1,249.00	12,908.00	242,975.83
Applied Science	301,114.27	691.00	....	300,423.27
Dentistry	74,585.00	144.00	2,525.00	71,916.00
Education $26,766.02, University Schools $35,196.20	64,127.22	148.00	61,814.22	2,165.00
Forestry	7,467.00	137.00	....	7,330.00
Music	2,043.23	65.00	505.00	1,473.23
Household Science	9,289.00	10.00	190.00	9,089.00
Graduate Studies	31,570.26	133.00	....	31,437.26
University Extension	93,695.45	1,647.50	....	92,047.95
Social Work	8,864.00	137.50	....	8,726.50
Law	562.00	....	....	562.00
Physical and Health Education	14,785.00	96.00	....	14,689.00
Pharmacy	18,153.00	45.00	....	18,108.00
Veterinary Science	1,180.00	10.00	....	1,170.00
Agriculture	1,840.00	30.00	....	1,810.00
School of Nursing	25,693.50	95.00	22,207.50	3,391.00
Institute of Child Study	4,513.99	....	4,513.99	....
Aerial Navigation Undergraduate Assoc.	24.00	....	24.00	....
Applied Science Athletic	2,288.00	....	2,288.00	....
University Athletic	17,223.00	....	17,223.00	....
Dental Students' Parliament	2,032.00	....	2,032.00	....
Engineering Society	2,300.00	....	2,300.00	....
Foresters' Club	118.50	....	118.50	....
Graduate Students' Union	354.00	....	354.00	....
Hart House	44,423.50	....	44,423.50	....
Laboratory Deposits	36,101.25	....	36,101.25	....
Medical Society	3,256.00	....	3,256.00	....
Medical Women's Undergraduate Assoc.	126.00	....	126.00	....
Occupational Therapy Undergrad. Assoc.	108.00	....	108.00	....
Physiotherapy Undergraduate Association	76.00	....	76.00	....
Students' Administrative Council	17,768.00	....	17,768.00	....
Teachers' Course Association	552.00	....	552.00	....
University College Literary and Athletic Society	1,798.00	....	1,798.00	....
University College Women's Undergraduate Association	1,725.00	....	1,725.00	....
University College Women's Union	2,653.00	....	2,653.00	....
	$1,302,307.15	$10,331.61	$237,589.96	$1,054,385.58
Balance brought forward from 1940-41	1,198.00			1,198.00
	$1,303,505.15	$10,331.61	$237,589.96	$1,055,583.58
Less paid in advance for 1942-43	....	....	....	2,341.82
				$1,053,241.76

APPENDIX II.

Revenue Expenditures 1941-42

	Appropriation	Supplementary	Unused	Total
I. Administration:				
1. Salaries	$114,118.00	....	$ 9,297.68	$104,820.32
2. Pensions and Retiring Allowances	110,224.00	....	1,886.50	108,337.50
3. President's Office	950.00	80.22	....	1,030.22
4. Bursar's Office	7,200.00	....	213.70	6,986.30
4a. Mechanical Accounting Equipment for Bursar's Office	....	2,851.90	....	2,851.90
5. Registrar's Office	6,600.00	....	361.43	6,238.57
6. Superintendent's Office	5,000.00	1,223.36	....	6,223.36
7. Convocation Hall and Simcoe Hall	12,840.00	....	731.60	12,108.40
8. 86 Queen's Park	200.00	....	197.60	2.40
9. 184 College Street (transferred from Faculty of Arts)	1,470.00	....	212.52	1,257.48
	$258,602.00	$4,155.48	$12,901.03	$249,856.45
II. Library:				
10. Salaries	$ 59,030.00	....	$ 2,008.72	$ 57,021.28
11. Maintenance	52,600.00	....	2,223.36	50,376.64
12. Building	5,300.00	....	443.49	4,856.51
	$116,930.00	....	$ 4,675.57	$112,254.43
III. 13. Royal Ontario Museum	$ 81,000.00	....	....	$ 81,000.00
IV. Athletics, Physical Training, etc.:				
14. Athletics and Physical Training—Men	$ 15,710.00	$ 154.63	....	$ 15,864.63
15. Athletics and Physical Education—Women	6,550.00	....	2,342.99	4,207.01
16. Health Service—Men	8,450.00	7,074.35	....	15,524.35
17. Health Service—Women	5,000.00	75.25	....	5,075.25
18. Hart House (share of Maintenance)	7,500.00	22.31	....	7,522.31
18a. Physical and Health Education	....	17,074.91	....	17,074.91
19. Women's Building (44 Hoskin Ave.)	1,215.00	....	194.67	1,020.33
	$ 44,425.00	$24,401.45	$ 2,537.66	$ 66,288.79
V. 20. Examinations	$ 19,700.00	....	$ 1,182.14	$ 18,517.86
VI. Faculty of Arts:				
21. Salaries	$781,350.00	....	$15,484.58	$765,865.42
22. Anthropology	25.00	....	5.91	19.09
23. Applied Mathematics	600.00	....	25.90	574.10
24. Archaeology	250.00	....	31.36	218.64
25. Astronomy	2,200.00	....	1,274.84	925.16
26. Botany	5,100.00	....	438.06	4,661.94
27. Chemistry	15,400.00	....	3,943.10	11,456.90
28. Fine Art	1,190.00	....	118.41	1,071.59
29. Geography	468.00	....	64.91	403.09
30. Geology	1,300.00	....	471.49	828.51
31. History	1,200.00	$ 45.08	....	1,245.08
32. Italian and Spanish	225.00	....	25.38	199.62
33. Law	150.00	....	16.90	133.10
34. Mathematics	600.00	....	366.91	233.09
35. Military Studies	60.00	....	12.49	47.51
36. Mineralogy	1,365.00	....	718.79	646.21
37. Philosophy	150.00	....	44.16	105.84
38. Physics	9,350.00	....	1,350.42	7,999 58
39. Political Economy	2,550.00	....	191.00	2,359.00
40. Psychology	4,800.00	....	365.55	4,436.45
41. Zoology, (formerly Biology)	6,800.00	....	769.60	6,030.40
42. University College Departments	550 00	....	244 16	305.84

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
43. University College General Expenses	$ 1,450.00		$ 107.95		$ 1,342.05
44. Baldwin House (History)	3,280.00		231.22		3,048.78
45. Biological Building (Dept. of Zoology)	6,375.00		212.92		6,162.08
46. Botany Building	6,475.00		497.31		5,977.69
47. Chemical Building	5,250.00	$ 299.62			5,549.62
48. David Dunlap Observatory	4,160.00		288.46		3,871.54
49. Economics Building	11,200.00		1,265.77		9,934.23
50. McLennan Laboratory (Physics)	7,375.00		6,100.84		1,274.16
51. Military Studies Building (119 St. George St.)	3,000.00		83.00		2,917.00
52. Psychology Buildings	5,200.00		1,326.94		3,873.06
53. University College Bldg.	12,575.00		591.81		11,983.19
54. 184 College St. (transferred to Administration)					
55. No. 43 St. George St.	1,220.00		220.52		999.48
56. No. 45 St. George St. (Law)	1,635.00		163.37		1,471.63
57. No. 47 St. George St. (Applied Mathematics)	1,265.00		156.97		1,108.03
	$906,143.00	$ 344.70	$37,209.00		$869,278.70
VII. Faculty of Medicine:					
58. Salaries	$277,966.00		$12,983.46	$51,791.86	$316,774.40
59. Anatomy	5,400.00		882.63		4,517.37
60. Bio-chemistry (including Zymology)	4,600.00	$ 172.71			4,772.71
61. Hygiene and Preventive Medicine	3,190.00		304.74		2,885.26
62. Medical Jurisprudence					
63. Medicine				1,767.31	1,767.31
64. Obstetrics and Gynaecology	400.00		266.23		133.77
65. Ophthalmology	500.00		240.83		259.17
66. Oto-Laryngology	300.00		254.57		45.43
67. Paediatrics				1,362.14	1,362.14
68. Pathological Chemistry	2,250.00		751.83		1,498.17
69. Pathology and Bacteriology	7,725.00		2,089.82		5,635.18
70. Pharmacy and Pharmacology	2,300.00		634.74		1,665.26
71. Physiology	3,150.00	746.67			3,896.67
72. Psychiatry	50.00		41.78		8.22
73. Radiology	1,000.00		100.00		900.00
73a. Summer Course in Anatomy		305.00			305.00
74. Surgery	1,650.00		769.09		880.91
75. Therapeutics	300.00		35.87		264.13
76. Art Service	4,520.00		167.91		4,352.09
76a. Post-Graduate Courses		978.90			978.90
77. General Expenses	4,150.00		532.25		3,617.75
78. Anatomical Building	5,645.00	534.74			6,179.74
79. Banting Institute	24,400.00		1,970.65		22,429.35
80. Hygiene Building	11,250.00	218.41			11,468.41
81. Medical Building	8,850.00		853.86		7,996.14
	$369,596.00	$ 2,956.43	$22,880.26	$54,921.31	$404,593.48

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
VIII. School of Hygiene:					
82. Salaries				$28,723.01	$ 28,723.01
83. Maintenance				4,716.72	4,716.72
				$33,439.73	$ 33,439.73
IX. Faculty of Applied Science:					
84. Salaries	$293,752.00		$ 6,615.17		$287,136.83
85. Applied Physics	1,400.00		209.57		1,190.43
86. Architecture, School of	805.00		156.17		648.83
87. Chemical Engineering and Applied Chemistry	7,500.00		85.18		7,414.82
88. Civil Engineering: Municipal and Structural	1,250.00		367.53		882.47
89. Civil Engineering: Surveying & Geodesy	3,855.00		149.19		3,705.81
90. Electrical Engineering	3,100.00		341.42		2,758.58
91. Engineering Drawing	600.00		43.06		556.94
92. Mechanical Engineering	2,800.00		159.19		2,640.81
93. Metallurgical Engineering	1,870.00		412.10		1,457.90
94. Mining Engineering	2,900.00		571.22		2,328.78
95. General Expenses	3,100.00		135.04		2,964.96
96. Photographic Service	8,950.00		752.77		8,197.23
97. Electrical Bldg. (including Mechanical Bldg. and Wind Tunnel)	7,850.00		241.93		7,608.07
98. Engineering Bldg.	6,605.00		695.98		5,909.02
99. Geodetic Observatory Bldg.	495.00	$ 15.71			510.71
100. Mining Bldg. (including Mill Bldg.)	12,050.00		548.30		11,501.70
	$358,882.00				
Of which chargeable to Wallberg Fund	16,000.00				
	$342,882.00	$ 15.71	$11,483.82	$16,000.00	$347,413.89
X. Faculty of Dentistry:					
101. Salaries	$ 85,263.00		$ 73.96		$ 85,189.04
102. Laboratory and Infirmary Supplies, etc.	23,000.00		2,325.60		20,674.40
103. General Expenses	2,250.00		48.22		2,201.78
104. Dental Building	14,200.00		1,333.26		12,866.74
	$124,713.00		$ 3,781.04		$120,931.96
XI. Faculty of Household Science:					
105. Salaries	$ 28,050.00		$ 256.74		$ 27,793.26
106. Household Science	3,275.00		183.69		3,091.31
107. Food Chemistry	2,000.00		317.04		1,682.96
108. General Expenses	2,000.00		77.15		1,922.85
109. Household Science Bldg.	5,700.00		327.03		5,372.97
	$ 41,025.00		$ 1,161.65		$ 39,863.35
XII. Faculty of Forestry:					
110. Salaries	$ 21,234.00		$ 65.67		$ 21,168.33
111. Maintenance	2,000.00		431.09		1,568.91
112. Forestry Building	2,480.00		292.25		2,187.75
	$ 25,714.00		$ 789.01		$ 24,924.99

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
XIII. Faculty of Music:					
113. Salaries	$ 4,250.00	$ 150.00			$ 4,400.00
114. Maintenance	300.00		191.64		108.36
115. Special Grant to Toronto Conservatory of Music	11,000.00				11,000.00
	$ 15,550.00	$ 150.00	$ 191.64		$ 15,508.36
XIV. School of Graduate Studies:					
116. Salaries	$ 4,100.00				$ 4,100.00
117. Maintenance	625.00		197.91		427.09
	$ 4,725.00		$ 197.91		$ 4,527.09
XV. School of Nursing:					
118. Salaries	$ 22,040.00			$44,397.68	$ 53,897.68
119. Special Teaching	4,575.00				
120. School Maintenance	2,400.00				
121. Residence Maintenance	15,900.00				
122. Contingencies	1,000.00				
123. Building, No. 7 Queen's Park	5,700.00				
	$ 51,615.00				
Less Rockefeller Endowment Interest, etc.	42,115.00				
	$ 9,500.00			$44,397.68	$ 53,897.68
XVI. School of Social Work:					
124. Salaries	$ 14,225.00		$ 25.00		$ 14,200.00
125. Maintenance	1,025.00		137.76		887.24
	$ 15,250.00		162.76		$ 15,087.24
XVII. University Extension and Publicity:					
126. Salaries	$ 17,750.00		$ 807.50		$ 16,942.50
127. Extension and Publicity Department	41,100.00	$20,034.42			61,134.42
	$ 58,850.00	$20,034.42	$ 807.50		$ 78,076.92
XVIII. Men's Residences:					
128. Maintenance of Buildings	$ 19,040.00		$ 3,871.02		$ 15,168.98
XIX. Women's Residences and Union:					
129. Maintenance of Buildings	$ 11,425.00		$ 67.64		$ 11,357.36
130. Housekeeping Account	59,200.00		4,003.21		55,196.79
	$ 70,625.00		$ 4,070.85		$ 66,554.15
XX. 131. Central Power Plant	$168,100.00	$ 4,233.51			$172,333.51
XXI. Miscellaneous and General:					
132. Auditor's Fees	$ 3,000.00				$ 3,000.00
133. Bursaries	15,000.00		$ 2,458.50		12,541.50
134. Central Stores	4,600.00		124.99		4,475.01
135. Contingencies	20,000.00		18,630.24		1,369.76
136. Convocation Expenses	600.00		56.96		543.04
137. Grounds	21,500.00		3,513.57		17,986.43
138. Insurance	25,000.00	$ 377.38			25,377.38
139. Law costs	1,000.00		621.15		378.85

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
140. Protective Service	18,650.00		605.65		18,044.35
141. Publications & Societies	4,100.00		81.14		4,018.86
142. Receptions to Societies and University Visitors	3,000.00		2,347.62		652.38
143. Senate Elections					
144. Taxes	7,500.00				7,500.00
145. Telephones	14,600.00		1,195.93		13,404.07
146. Travelling Expenses	3,200.00		1,265.59		1,934.41
147. Unemployment Insur'nce		6,012.88			6,012.88
	$141,750.00	$ 6,390.26	$30,901.34		$117,238.92
XXII. 148. Capital Account Charges	$119,153.00				$119,153.00
XXIII. Special Research:					
149. Departmental Appropriations	$ 18,140.00		$ 1,048.58		$ 17,091.42
150. Banting and Best	10,000.00				10,000.00
	$ 28,140.00		$ 1,048.58		$ 27,091.42

RECAPITULATION

		Appropriation	Supplementary	Unused	Eaton, Rockefeller, and Wallberg Funds	Total
I.	Administration	$ 258,602.00	$ 4,155.48	$ 12,901.03		$ 249,856.45
II.	Library	116,930.00		4,675.57		112,254.43
III.	Royal Ontario Museum	81,000.00				81,000.00
IV.	Athletics, Physical Training, etc.	44,425.00	24,401.45	2,537.66		66,288.79
V.	Examinations	19,700.00		1,182.14		18,517.86
VI.	Faculty of Arts	906,143.00	344.70	37,209.00		869,278.70
VII.	Faculty of Medicine	369,596.00	2,956.43	22,880.26	$ 54,921.31	404,593.48
VIII.	School of Hygiene				33,439.73	33,439.73
IX.	Faculty of Applied Science	342,882.00	15.71	11,483.82	16,000.00	347,413.89
X.	Faculty of Dentistry	124,713.00		3,781.04		120,931.96
XI.	Faculty of Household Science	41,025.00		1,161.65		39,863.35
XII.	Faculty of Forestry	25,714.00		789.01		24,924.99
XIII.	Faculty of Music	15,550.00	150.00	191.64		15,508.36
XIV.	School of Graduate Studies	4,725.00		197.91		4,527.09
XV.	School of Nursing	9,500.00			44,397.68	53,897.68
XVI.	School of Social Work	15,250.00		162.76		15,087.24
XVII.	University Extension and Publicity	58,850.00	20,034.42	807.50		78,076.92
XVIII.	Men's Residences	19,040.00		3,871.02		15,168.98
XIX.	Women's Residences and Union	70,625.00		4,070.85		66,554.15
XX.	Central Power Plant	168,100.00	4,233.51			172,333.51
XXI.	Miscellaneous and General	141,750.00	6,390.26	30,901.34		117,238.92
XXII.	Capital Account Charges	119,153.00				119,153.00
XXIII.	Special Research	28,140.00		1,048.58		27,091.42
		$2,981,413.00	62,681.96	$139,852.78	$148,758.72	$3,053,000.90
				62,681.96		148,758.72
				$ 77,170.82		$2,904,242.18
	Unused	$ 77,170.82				
	Charged to Revenue	$2,904,242.18				

I. ADMINISTRATION

1. Salaries

(All salaries, except where otherwise stated, are for 12 months to 30th June, 1942)

President's Office

Hon. H. J. Cody, LL.D., President:			
Salary	$13,500.00		
Expenses	1,500.00		
		$15,000.00	
Miss A. MacGillivray, Secretary to the President (paid also $250.00 as Secretary, Faculty of Music)		2,000.00	
			$ 17,000.00

Bursar's Office

C. E. Higginbottom, Bursar and Secretary to the Board of Governors	$5,500.00	
Accounts Branch:		
Accountants:		
J. A. Gair, General Funds	2,400.00	
G. L. Court, at $2,300; on war service; contribution to Pension Fund	69.00	
Miss E. Crookshanks, Investment Clerk, 4 mos. at $1,200, 8 mos. at $1,300	1,266.67	
Bookkeepers:		
H. E. McBride, 4 mos. at $1,600., 8 mos. at $1,700	1,666.67	
H. Pouwels, 4 mos. at $1,250., 8 mos. at $1,300	1,283.33	
J. R. Prince, at $1,100; on war service; contribution to Pension Fund	27.50	
Temporary Bookkeepers:		
W. U. Macfarlane, 4 mos. at $1,250., 8 mos. at $1,300	1,283.33	
M. Holditch, 4 mos. at $800., 8 mos. at $875	850.00	
Miss E. Long, Appropriations Ledger Clerk	1,700.00	
Assistant Appropriations Ledger Clerks:		
Miss R. Mahood, 4 mos. at $1,150., 7 mos. at $1,200; resigned	1,083.33	
Miss V. Whitehead, 4 mos. at $1,000., 8 mos. at $1,050	1,033.33	
Clerks:		
Miss J. H. Branton, at $1,450; 2 mos., retired	241.66	
Miss F. M. Quinlivan, 4 mos. at $1,000., 8 mos. at $1,050	1,033.33	
Miss G. J. Haight, 4 mos. at $750., 8 mos. at $850	816.67	
Fees Branch:		
Miss E. B. Goodwin, Chief Clerk	2,250.00	
G. M. Grant, Cashier	1,750.00	
Record Clerks:		
Mrs. Isobel McCormick at $1,000, from 1 April	250.00	
Miss B. Johnson, 4 mos. at $900., 5 mos. at $1,000; resigned	716.66	
Miss A. deWynter, 4 mos. at $800., 8 mos. at $900	866.67	
Secretarial Branch:		
Miss M. Burns, Secretary to the Bursar	2,100.00	
Miss M. Donovan, Assistant, 4 mos. at $900., 8 mos. at $1,000	966.67	
Miss M. Austin, Pensions Clerk	1,750.00	
Assistants:		
Miss D. W. Haggart, 4 mos. at $1,000., 7 mos. at $1,050; resigned 31 May	945.83	
Miss M. L. Lillie, at $900. from 8 December (transferred from Accounts Branch)	508.10	
Clerks:		
Mrs. J. L. Stuckey (nee Miss Berry; transferred from Accounts Branch) 4 mos. at $1,000, 8 mos. at $1,050	1,033.33	
Miss J. Davidson, at $950; resigned 15 November	356.26	
		$ 33,748.34

Registrar's Office

A. B. Fennell, Registrar	$ 5,300.00	
A. T. Laidlaw, Assistant Registrar	4,300.00	
Assistants:		
Miss E. Hargreaves	2,100.00	
Miss I. E. Fraser	1,500.00	
Miss J. L. Stephens	1,100.00	
Graduates' Register:		
Clerks:		
Miss M. F. Thompson	1,500.00	
Miss B. G. Van Allen	1,500.00	
Miss R. D. Wythe	1,000.00	
Miss J. E. Woods	950.00	
Clerks:		
Miss A. S. Meen	1,700.00	
Miss M. M. Lavell at $1,100; ob. 20 March	825.00	
Miss G. Lawrenson	650.00	
Miss D. E. Robb, Temporary Clerk, 11 1/3 weeks at $15 per week	170.00	
Miss E. M. Sharpe, Secretary to the Registrar	1,700.00	
Stenographers:		
Miss E. M. Fasken	1,500.00	
Miss D. A. Woods	1,000.00	
Filing Clerk:		
J. D. Fetherston at $650; on war service from February	487.50	
John Massingberd, temporary, 21 1/3 weeks at $12 per week	256.00	
		$27,538.50

Superintendent's Office

A. D. LePan, Superintendent of Buildings and Grounds	$ 6,500.00	
W. H. Bonus, Assistant Superintendent, at $4,500; on war service; contribution to Pension Fund	160.00	
Assistants:		
G. D. Maxwell (Salary $3,700; additional for duration of war $600)	4,300.00	
E. G. Moogk at $2,800; on war service; contribution to Pension Fund	77.00	
J. Shortreed at $2,800; on war service; contribution to Pension Fund	84.00	
W. L. D. Carnie, Chief Clerk, 2 mos. at $2,450, 10 mos. at $2,500	2,491.67	
Miss M. D. Chisholm, Stenographer, at $1,450; resigned 31 August	241.66	
Clerks:		
Miss A. K. Wynn	1,450.00	
Miss E. Nicklin	1,450.00	
Miss R. M. Rankin, 2 mos. at $1,050, 10 mos. at $1,250	1,216.66	
Miss M. R. LeGrow, 2 mos. at $950, 10 mos. at $1,000	991.65	
Miss M. E. Lee at $900; resigned 16 August	150.00	
Miss B. Hart, 2 mos. at $900, 10 mos. at $950	941.67	
Temporary Assistants:		
A. J. Butlin, at $37.50 and $45.00 per week	2,175.00	
W. Robson, at $42.50 and $45.00 per week	2,276.67	
A. H. Taylor, at $45.00 per week from 11 March	712.50	
		$ 25,218.48

Miscellaneous

J. B. Bickersteth, Warden, Hart House, at $4,500; on leave of absence with Salary paid by Department of National Defence to 31 May, $4,125; contribution to Pension Fund for June, $15	$ 4,140.00	
Leonard Smith, Bedel, also Attendant and Messenger, President's Office	1,300.00	
		$ 5,440.00
		$108,945.32
Less paid by Department of National Defence for J. B. Bickersteth		4,125.00
		$104,820.32

2. Pensions and Retiring Allowances

University's Contribution to Pension Funds for the year ending 30 June, 1942:				
Remitted to Teachers' Insurance and Annuity Association, New York, for credit of retiring allowances funded there (original contributory plan)			$37,648.77	
Less paid by:				
Toronto Conservatory of Music		$100.00		
G. de B. Robinson		116.62		
			216.62	
				$ 37,432.15
Credited to Academic Pension Fund (formerly non-contributory plan)				32,000.00
Credited to Employees' Pension Fund (Administrative and Clerical Employees)				27,682.77
Sundry Annual Allowances (voted separately and not chargeable to above funds) paid as detailed below:				
Sir Robert Falconer		$10,000.00		
Less payable from:				
Carnegie Foundation	$ 995.00			
Academic Pension Fund	1,405.00			
		2,400.00		
			7,600.00	
Dr. F. A. Mouré		3,600.00		
Less payable from:				
Carnegie Foundation	$1,305.00			
Academic Pension Fund	1,743.27			
		3,048.27		
			551.73	
H. H. Langton			400.00	
Miss A. W. Patterson, 5 months, transferred to Employees' Pension Fund			1,145.85	
D. J. Clark			250.00	
Widows' Allowances:				
Mrs. M. Hope Gillespie			900.00	
Mrs. Christian Lynn			375.00	
				11,222.58
				$108,337.50

3. President's Office

Office supplies, postage, printing and incidentals:		
President H. J. Cody, sundry disbursements telegrams, etc.	$ 67.74	
Postage	47.00	
Robbins and Townsend, typewriter inspection	5.40	
Underwood Elliott Fisher Ltd., typewriter $126.75; less allowance on old typewriter $75.00	51.75	
University Press, printing and stationery	858.33	
		$ 1,030.22

4. Bursar's Office

Office supplies, postage, printing and incidentals ($2,995.99):	
Burroughs Adding Machine Co., ribbons, rolls, service, etc.	$ 52.34
Eastern Association of College and University Business Officers, membership dues	10.00
Grand and Toy Ltd., binders, indexes, cheques	193.00
Might Directories Ltd., City Directory	32.40
Office Specialty Mfg. Co., folders, transfer cases, chairs	128.65
Photographic service, photostats	36.75
Postage	550.00
Robbins and Townsend, ribbons, typewriter inspections	64.80
Underwood Elliott Fisher Ltd., ribbons, maintenance, paper	40.86
University Press, printing and stationery	146.29
Accounts under $10.00 (6)	22.78
The Bursar, Sundry disbursements:	
Meals for Staff, overtime work, $178.00; accountant, allowance for use of car, banking, $86.25; exchange on cheques and postal notes, $4.78; sundries, $12.70; Less credit on exchange, $32.95	248.78

The Bursar, travelling expenses to White Sulphur Springs, West Virginia, U.S.A., annual meeting of the Eastern Association of College and University Business Officers		114.55	
Superintendent's Dept., labour $1.72; material, .12		1.84	
Clerical Assistance ($2,643.86):			
Miss Shirley Barnum, 2 weeks, 2 days		35.00	
Miss Ethel Blunt, 2 weeks, 2 days		35.00	
Miss Joan Davis, 2 weeks, 2 days		35.00	
W. J. Duthie, 52 weeks		1,200.00	
Mrs. B. Geddes, comptometer operator, 4 days		18.00	
Miss Mary Howitt, 2 weeks, 2 days		35.00	
Miss Helen Lilley, 1 week, 2 days		26.66	
Mrs. I. McCormick, 38 weeks, 2 days		690.00	
Miss Peggy Nimmo, 3 weeks, 2 days		50.00	
Miss M. Paine, 15 weeks, 3 days		249.20	
Miss M. Ruddle, 2 weeks, 2 days		35.00	
J. Seath, 2 weeks, 1 day		50.00	
Miss B. Stucky, 12 weeks, 2 days		185.00	
Stamp taxes and bank service charges		1,385.40	
			$ 6,986.30

4a. Mechanical Accounting Equipment for Bursar's Office

Burroughs Adding Machine Co. of Canada Ltd., Burroughs budgetary accounting machine	$ 2,344.40	
Grand & Toy Ltd., stationery, printing, ledger trays, etc., for accounting machine	507.50	
		$ 2,851.90

5. Registrar's Office

Stationery, office supplies and postage ($2,766.95):			
Addressograph-Multigraph of Canada, plates		$ 52.50	
P. E. Hyde, subscription to daily papers		27.00	
Might Directories Ltd., city directory		43.20	
Mimeograph Co., ink, pads, stencils, etc.		36.83	
Office Specialty Mfg. Co., folders, cards, etc.		277.21	
Postage		1,250.00	
Robbins & Townsend, typewriter inspections		14.70	
E. G. Taylor, adding machine inspection		13.40	
Underwood Elliott Fisher Ltd., ribbons, rentals, repairs		89.46	
University Press, printing and stationery		911.16	
Accounts under $10.00 (8)		32.07	
The Registrar, sundry disbursements		15.00	
Superintendent's Dept. labour		4.42	
Clerical Assistance ($771.18):			
A. W. Gowans, 353½ hours		187.68	
A. H. Heywood, 3 1/6 weeks		47.50	
J. F. Hicklin, 2½ days		36.25	
Mrs. Lorraine Lloyd, 3¾ hours		3.45	
J. F. Mantley, 2 weeks		30.00	
John Massingberd, 5/6 weeks		10.00	
Mrs. M. Monkhouse, 3 weeks, 78 hours		100.80	
Miss B. J. Teagle, 7 1/3 weeks		110.00	
Mrs. Ruth Trott, 4 5/6 weeks		132.50	
V. Van Vlymen, 4 weeks		48.00	
Miss Margaret Wilson, 4 1/3 weeks		65.00	
Roll of Service ($602.50):			
Miss J. G. Maxwell, 21 weeks, 5 days		337.50	
Miss B. J. Teagle, 17 2/3 weeks		265.00	
Printing, including Arts Calendar, curricula and cost of Students' Directory ($2,647.74):			
University Press, calendar, curricula, etc.		1,708.14	
Students' Directory		939.60	
		$ 6,788.37	
Less Credits: Proceeds from sale of Students' Directory	$458.60		
Proceeds from sale of material	28.10		
Minister of Education, Province of Ontario to cover cost of matriculation examinations, incidental expenses	63.10		
		549.80	
			$ 6,238.57

6. Superintendent's Office

Office Supplies, postage, printing and incidentals ($1,982.83):		
Brown Bros. Ltd., ledger, indexes	$ 16.86	
Bernard Cairns Ltd., rubber stamps, ink	32.25	
R. G. Dalton Co., blue prints	63.57	
C. W. Mack Ltd., daters	11.02	
McMillan Publishing Co., Weekly Tariff Intelligence	25.00	
Office Specialty Mfg. Co., chairs, transfer cases	138.38	
Postage, $270.00; Revenue Stamps, $18.00	288.00	
President's Office, typewriter	75.00	
Provincial Treasurer of Ontario, auto license, $10.00; ration book $1.00	11.00	
J. Frank Raw, pencils, tracing paper	15.85	
Remington Rand, typewriter, $155.92; inspections, $21.00	176.92	
Richardson Bond and Wright Ltd., priority forms	20.52	
Robbins and Townsend, typewriter inspection, ribbons	61.70	
Salem's Garage, auto repairs	64.13	
University Extension Dept., stencils, paper	24.46	
University Press, printing, binding, stationery	697.29	
Accounts under $10.00 (18)	75.99	
The Superintendent, sundry disbursements	34.77	
Superintendent's Dept., labour, $24.49; material, $125.63	150.12	
Incidental expenses re work on buildings:		
Labour	20.47	
Drafting Assistance:		
A. H. Taylor, 36 weeks, 2 days	1,550.28	
Clerical Assistance ($2,669.78):		
Miss A. F. Brock, 2 weeks, 14 days	58.50	
Miss M. Cook, 17½ weeks, 11 days	319.00	
Miss E. J. Henry, 43½ weeks, 11 days	713.00	
Miss A. Jarvis, 11½ weeks, 2 days	174.00	
Miss B. Ketcheson, 13½ weeks, 2 days	207.50	
Mrs. N. Lynes, 6 weeks, 19½ days	149.00	
Miss C. Macklem, 50 weeks, 13 days	814.50	
Miss L. M. Talliot, 5 days	15.00	
Miss M. Thompson, 13 weeks, 11 days	220.28	
		$ 6,223.36

7. Convocation Hall and Simcoe Hall

Heat and Light	$ 4,975.58	
Gas, $63.28; water, $78.72	142.00	
Caretaker's supplies ($621.77):		
University Press, ink, paper, directory	13.48	
Superintendent's Dept., material	608.29	
Cleaning ($5,943.27):		
Allen Mfg. Co., laundry	36.69	
High Park Window Cleaners	21.50	
Mrs. A. Yates, overtime services	135.50	
Superintendent's Dept., labour	5,749.58	
Repairs and Renewals ($2,164.05):		
Wm. Bartlett & Son awnings recovered	14.80	
T. Eaton Co., bicycle, red velvet	72.35	
Langleys Ltd., cleaning, pressing	22.20	
Provincial Treasurer of Ontario, public hall license	10.00	
Lionel Rawlinson Ltd., table	40.00	
John Smith, repairing chesterfield	38.00	
Accounts under $10.00 (5)	31.70	
Superintendent's Dept., labour, $1,443.99; material, $491.01	1,935.00	
Acting Postmaster and Chief Messenger:		
H. R. Cheney, 12 months	1,500.00	
Messenger and Post Office Service ($2,154.66):		
Messengers at $8.50 to $17 a week:		
William Allen, 32½ days	65.00	
J. Anderson, 4 weeks, 44 days	110.39	

Roy Bound, 25 days		$ 78.38	
Norman Britt, ½ day		.80	
Victor Brown, 7½ days		13.07	
H. Collins, 20½ weeks, 11 days		200.17	
G. Fowler, 41 days		81.84	
D. Gorton, 4½ weeks, 3 days		45.00	
George Hall, 1 week, 1 day		10.29	
G. Hillis, 29 weeks, 1 day		275.00	
Miss B. Howell, 4 weeks, 15½ days		75.00	
Miss E. Lockhart, 28 weeks, 14 days		551.94	
T. MacMillan, 6 weeks, 34½ days		121.85	
R. McIntosh, 4 days		6.98	
J. Monkhouse, 22½ weeks, 2 days		433.84	
Ross Wilcox, overtime		3.50	
F. C. Willim, 17 days		29.61	
Carfares		52.00	
		$17,501.33	
Less heat and light charged to Central Power Plant	$4,975.58		
Credit for cleaning, etc.	417.35		
		5,392.93	
			$ 12,108.40

8. 86 Queen's Park

Repairs and renewals:			
Superintendent's Dept., labour		2.40	
			$ 2.40

9. 184 College St. (Transferred from Faculty of Arts)

Light		$ 143.26	
Fuel ($484.13):			
Halliday Bros.		483.49	
Superintendent's Dept., labour, .54; material, .10		.64	
Gas, $20.59; water, $51.85		72.44	
Caretaker's Supplies:			
Superintendent's Dept., material		98.87	
Cleaning ($367.14):			
Allen Mfg. Co., laundry		3.80	
Mrs. T. Thesiger, overtime services		28.00	
White Window Cleaning Co.		4.50	
Superintendent's Dept., labour		330.84	
Repairs and renewals:			
Accounts under $10.00 (3)		11.55	
Superintendent's Dept., labour, $236.00; material, $29.85		265.85	
		$ 1,443.24	
Less light charged to Central Power Plant	$143.26		
Sundry Credits, cleaning	42.50		
		185.76	
			$ 1,257.48
			$249,856.45

II. LIBRARY

10. Salaries

W. S. Wallace, Librarian (paid also $350 in Ontario College of Education)	$ 5,500.00
Miss H. G. B. Woolryche, Assistant Librarian (paid also $75 in Ontario College of Education)	2,500.00
Heads of Departments:	
Miss M. L. Newton, Circulation (paid also $25 in Ontario College of Education)	2,250.00
Miss E. V. Bethune, Cataloguing	2,150.00
Miss A. M. Cordingley, Periodicals	1,850.00

Assistants:		
Miss E. Creighton	$1,700.00	
Miss E. Aldridge	1,700.00	
Miss J. Jarvis	1,650.00	
Miss M. H. Skinner	1,600.00	
Miss J. Rathbun	1,600.00	
Miss I. Trowern	1,500.00	
Miss A. Leonard	1,500.00	
Miss D. Dignum	1,450.00	
Miss M. L. Hewitt	1,450.00	
Miss E. L. Alexander	1,450.00	
Miss D. Tod	1,400.00	
Miss K. Ball, 8 mos. at $1,400; on war service from January	947.34	
Miss V. A. Taylor	1,400.00	
Miss Edith Cook	1,350.00	
Miss K. Wales	1,350.00	
Miss G. Williams	1,350.00	
Miss R. Haldenby (paid also $27 for Extension work)	1,300.00	
Miss M. Robinson	1,300.00	
Miss F. E. Bertram, at $1,250; on war service from July	192.54	
Miss E. Heighington, at $1,250; on war service from March	946.10	
Miss J. MacBeth	1,250.00	
Miss M. Rose	1,250.00	
Miss M. Thompson	1,250.00	
Miss Emma Wilson, at $1,250; resigned 5 September	225.70	
Miss J. Arnold	1,200.00	
Miss M. Carson	1,200.00	
Miss M. Holloway, at $1,200 from 6 September	983.33	
Miss V. I. Keys	1,200.00	
Miss E. Pepall	1,200.00	
Miss M. R. Read	1,200.00	
Miss H. C. Wrightman	1,200.00	
Miss M. H. Buchan (part-time)	550.00	
J. A. Patterson, Attendant (with rooms, heat and light valued at $420 as Caretaker of building—paid also $42.50 for overtime)	1,200.00	
Stackmen:		
Stanley South, 2 mos. at $65 per month and 10 mos. at $70 per month	830.00	
H. S. Cheney, from 20th August, at $45 per month	467.41	
William Fryer, at $50 per month; resigned 18th August	79.03	
Donald Bryan, Messenger at $9 per week (paid also $19.50 as Attendant, University Extension Evening Classes)	349.83	
		$ 57,021.28

11. Library Maintenance

General Library Appropriation (Current Account):

Books and Periodicals ($28,793.76):

Edward G. Allen & Son	$ 3,694.62
Thomas Allen	109.13
American Chemical Society	59.48
American Dental Association	67.32
American Geneological Index	44.68
American Institute of Mining and Metallurgical Engineers	38.37
American Institute of Physics	30.43
American Judicature Society	31.16
American Journal of Physiology	26.92
American Library Association	68.75
American Mathematical Society	33.63
American Medical Association	143.64
American Numismatic Society	131.71
American Psychological Association	45.79
American Society for Metals	30.74
G. H. Arrow	26.17
Baker and Taylor Co.	3,535.18
Baker Voorhis & Co.	44.86
Barnes and Noble Inc.	28.49
Biological Abstracts	27.89

H. Bittner & Co.	$ 32.25
B. H. Blackwell & Co.	126.05
P. & H. Bliss	32.46
A. Bonnier Publishing House	48.49
R. R. Bowker	107.45
Brentano's	28.46
British Educational Society	58.75
K. B. Buchberger	206.55
Burroughs & Co. (Eastern) Ltd.	35.70
Butterworth & Co.	56.20
California Law Review	205.66
Cambridge University Press	69.05
Canada Law Book Co.	81.90
Canadian Law List Publishing Co.	33.00
Canadian Shipping Brokers Co.	42.07
Carswell & Co.	761.51
Citizens' Research Institute of Canada	25.00
Arthur H. Clark Co.	105.06
Clarke, Irwin & Co.	825.09
College Typing Co.	28.75
Wm. Collins Sons & Co.	26.86
Columbia University Press	64.65
Copp Clark Co.	62.68
Cornell Law Quarterly	102.64
Owen Davies	55.93
Wm. Dawson Subscription Service	299.85
Dawson's Book Shop	50.23
Richard de Boo Ltd.	68.50
J. M. Dent & Sons	35.37
Frank L. Doherty	70.34
G. Ducharme	298.35
Egypt Exploration Society	28.90
F. W. Faxon	1,449.13
Franz G. Ferger	756.50
Henry George Fielder	50.34
Foreign and International Book Co. Inc.	156.06
Fort St. Mary Tercentenary	31.35
W. J. Gage & Co.	110.51
General Publishing Co. Ltd.	40.74
Grolier Society Ltd.	61.95
Gurney & Jackson	101.39
Harvard College Library	194.56
Historical Society of Pennsylvania	119.04
Dora Hood's Book Room	40.25
John Hopkins Press	38.87
International Labour Organization	61.00
Journal Press	55.78
Kingsland Co.	29.00
N. A. Kovack	118.90
Frederick Krause	41.12
Laurin's Book Shop	30.30
Linguistic Atlas of U.S.A.	55.91
J. B. Lippincott	110.38
Longmans Green & Co.	255.54
Miss E. MacKay	49.50
MacMillan Co. of Canada	1,121.71
McAinsh & Co.	468.99
McClelland & Stewart	128.08
Mrs. M. E. McFarlane	100.82
McGraw-Hill Book Co.	572.03
George J. McLeod	207.99
Medical Library Association	33.58
Minerva Book Sellers	115.55
Modern Language Association of America	44.37
Pierpont Morgan Library	58.02
C. V. Mosby Co.	30.48
Munsell Colour Co. Inc.	51.27
Musson Book Co.	275.55
National Research Council of Canada	26.71
Thos. Nelson & Son	206.77
New York Entomological Society	40.24

New York Times Index		$ 261.41
Old Vienna Book Shop		54.55
Sir Isaac Pitman & Sons		42.81
Prentice Hall		36.67
Princeton University Press		47.37
Mon. für d'Unterricht R. O. Roseler ed.		77.98
Ryerson Press		373.47
S. J. R. Saunders		136.26
Rudolf Schick		27.85
Seven Book Hunters		49.81
John D. Sherman, Jr.		35.64
Simpkin Marshall Ltd.		835.63
Robert Simpson Co. Ltd.		84.05
J. Siras		70.00
Society of Chemical Industry		30.85
Southern Book Co.		55.56
Specialty Book Concern		72.00
Stevens and Sons Ltd.		28.39
C. A. Stonehill Ltd.		68.13
Strand Book Store		37.89
G. E. Stechert & Co.		697.80
Trustees of British Museum		45.36
University of Chicago Press		194.06
U.S. Dept. of Documents		139.31
Ver Brugge Books		498.79
Verner Ottawa Bureau		50.00
S. Wenroth		32.00
Whitcombe & Tombes		28.38
John Wiley & Sons Inc.		298.63
Williams Book Store		616.31
Williams and Wilkins Co.		192.71
H. W. Wilson Co.		190.34
Wilston Bureau		67.53
Wistar Institute of Anatomy & Biology		143.45
University Press		1,121.47
Accounts under $25.00 (304)		2,318.31
General Expenses, ($13,002.45):		
Allen Mfg. Co., laundry		28.01
Corbett Cowley Ltd., lab. coat		12.31
Dominion Paper Box Co. Ltd., filing boxes		507.51
Librarian of Congress, cards		146.04
Lowe-Martin Co., cards, book pockets		239.44
Munson Supply Co., speed keys		12.00
Office Specialty Mfg. Co., cabinets, filing drawers, ladder, repairs		989.00
Ontario Library Book Co., binding, binders		68.60
Photographic Service Dept., photostats		18.22
Postage		505.64
Registrar's Office, year old city directory		10.00
Remington Rand, cards, typewriter repairs		126.28
Robbins and Townsend, typewriter maintenance		236.90
L. C. Smith and Corona Typewriters, parts		10.00
University Press, binding, directories, printing, stationery		8,414.48
Accounts under $10.00 (11)		57.14
Superintendent's Dept., freight, $1,580.89; labour, $11.55; material, $28.44		1,620.88
		$41,796.21
Less replacement of books lost by departments		49.62
		$41,746.59
Of which charged to sundry funds as follows:		
Carnegie Library, University College	$792.47	
Dental, Harry R. Abbott Fund	675.56	
Ann Laidlaw Donation	46.31	
King Alfred Millenary Fund	113.02	
John Squair Fund No. 2	66.47	
Phillips Stewart Bequest	20.89	
William Lowell Putnam Prize Fund	15.62	
		1,730.34
		$40,016.25

Transaction by Librarian:			
Balance in his hands 1 July, 1941, $50.00; credited from fines, $738.45; replacement of books lost, $135.42; graduates deposits, $889.45	$1,813.32		
Deposits refunded	491.00		
	$1,322.32		
Transferred to Trust Funds (Schedule 3) balance of graduates' deposits	398.45		
Credited to this account		923.87	
			$ 39,092.38
Assistance:			
At $40 to $90 per month:			
Miss Elizabeth Brunke		$ 665.18	
Don Bryan		30.00	
Miss Mary Buckley		141.33	
Miss Adele Curry		506.42	
Miss Florence English		1,080.00	
Mrs. Josephine Gerrish		56.43	
Miss M. Hall		70.00	
Miss M. Harding		684.01	
Miss M. Harrison		711.62	
Miss M. Holloway		173.33	
Mrs. Emma MacDonald		353.51	
Miss M. McLarty		122.66	
Miss Carol Nisbett		660.01	
Miss E. Rugg		159.22	
Miss B. Saunders		864.48	
Miss M. S. Schneider		286.95	
Mrs. M. S. Shepherd		415.28	
Miss M. Slater		607.12	
Mrs. D. Stacy		289.71	
Miss Elizabeth Stone		60.00	
Mrs. Jean Tenor		160.00	
Miss Doris Wachsmuth		944.00	
Miss Louise Whiteman		61.80	
Miss Joan Woodcock		874.36	
At 50c per hour:			
Robert Blackburn		157.56	
Miss Margaret Kilpatrick		20.13	
Miss F. McLeod		33.20	
		$10,188.31	
The foregoing $10,188.31 charged as follows:			
Opening Library in evenings	$7,824.91		
Special grant for re-classification	2,363.40		
			$ 10,188.31
Alterations and fixtures ($1,066.39):			
T. Eaton Co., couch, cushions		$ 94.27	
Langley's Ltd., cleaning		16.25	
H. R. Moody, repairs		18.75	
Jno. Smith, repairs		16.00	
Superintendent's Dept., labour, $558.50; material, $392.18		950.68	
			1,095.95
			$ 50,376.64

12. Library Building

Heat and light	$ 4,266.94
Gas, $48.78; water, $91.32	140.10
Fuel:	
Halliday Bros.	25.60
Caretaker's supplies:	
Superintendent's Dept., material	439.12
Cleaning ($2,360.79):	
Allen Mfg. Co., laundry	14.70
High Park Window Cleaners	35.00
Superintendent's Dept., labour	2,311.09

Repairs and Renewals ($1,920.15):			
Wm. Bartlett & Son, shades		$ 6.75	
Brooks Marble & Tile Co., patching master tile		10.57	
City Treasurer, elevator license		5.00	
T. Eaton Co., linoleum, etc.		199.34	
Johnson Temperature Regulator Co., repairs		25.48	
Superintendent's Dept., labour, $1,155.76; material, $517.25		1,673.01	
Caretaker, with living quarters valued at $420.00 (paid from Salaries as Library Attendant) J. A. Patterson		....	
		$ 9,152.70	
Less heat and light charged to Central Power Plant	$4,266.94		
Sale of caretaker's Supplies	29.25		
		4,296.19	
			$ 4,856.51
			$112,254.43

III. 13. ROYAL ONTARIO MUSEUM

University's share of maintenance advanced to the Trustees of the Royal Ontario Museum under R.S.O. 1937, Cap. 343	$ 81,000.00

IV. ATHLETICS, PHYSICAL TRAINING, ETC.

14. Athletics and Physical Training—Men

(a) Salaries:			
T. A. Reed, Secretary, Athletic Directorate		$ 5,700.00	
W. A. Stevens, Director of Physical Education (paid by Athletic Association; paid also $300 in Physical and Health Education)		....	
Gymnasium Instructors:			
W. H. Martin, also Supervisor, Compulsory Physical Training		2,700.00	
J. E. McCutcheon, Supervisor of Intramural Activities (paid also $100 in Physical and Health Education)		2,600.00	
C. Zwygard, 9 mos. (paid also $700 in Physical and Health Education)		1,250.00	
H. Phillips (part-time) 5 mos.		400.00	
W. W. Winterburn, Swimming Instructor, 10 mos.		2,600.00	
Instructors in Boxing (Sessional):			
M. Glionna		250.00	
Dr. L. W. Black		100.00	
Locker Attendants:			
W. Rimmer, Chief Locker and Attendance Clerk (including $15 overtime)		2,115.00	
J. R. Rimmer, 41 weeks, 2 days		1,240.00	
L. Green, 41 weeks, 2 days		1,033.33	
J. A. Record, 27 weeks		675.00	
Ervine Powrie, 17 weeks		170.00	
L. Parkin, 18 weeks		45.00	
Miss K. Boyd, Clerical Assistant, 10 mos. (paid also $6 in Physical and Health Education)		850.00	
		$21,728.33	
Less: Secretary's salary, paid by Athletic Assoc.	$5,700.00		
Locker Attendants, paid from Special Funds	950.00		
		6,650.00	
			$ 15,078.33
(b) Maintenance of Department:			
Attendance records, card system ($98.11):			
D. Gestetner, (Canada) Ltd., stencils, ink, etc.		$30.26	
Grand & Toy, indexes		1.60	
U. of T. Athletic Association, postage, etc.		6.80	
University Press, cards, directories, printing		59.45	

Gymnastic appliances and repairs to equipment ($688.19):		
American Tent and Awning Co., mat covers	$ 22.00	
Boake Mfg. Co. Ltd., lumber	14.62	
T. Eaton Co., shirts and trousers	29.43	
George M. Hendry Co., blackboard easel	13.13	
Robert Simpson Co., fencing equipment	22.50	
Toronto Radio and Sports Ltd., nets, balls, instructor's shoes	35.50	
Upper Canada College, boxing pad	50.00	
Jack Watson Sporting Co., sweater coats, softball mits	19.65	
Harold A. Wilson, mat covers, mats, balls, gym inspection	374.14	
Accounts under $10.00 (5)	25.40	
Superintendent's Dept., labour, $58.59; material, $23.23	81.82	
		$ 786.30
		$ 15,864.63

15. Athletics and Physical Education—Women

(a) Salaries:		
Miss J. M. Forster, Assistant Physical Director (Sessional; paid also $200 in Physical and Health Education)	$ 1,500.00	
Miss E. A. Edwards, Swimming Instructor (Sessional; paid also $150 for Extension Work)	1,200.00	
Mrs. Margaret Graham, Gymnasium and Clerical Assistant (Sessional; paid also in Ontario College of Education and $700 in Physical and Health Education)	300.00	
Miss A. E. M. Parkes, Secretary-Treasurer, Women's Athletic Directorate (Sessional; paid also by Students' Administrative Council)	350.00	
		$ 3,350.00
(b) Maintenance of Department:		
Sundry expenses ($441.91):		
Allen Mfg. Co., laundry	$ 53.63	
Miss I. G. Coventry, piano rental	21.00	
T. Eaton Co., fencing equipment repaired, fencing jackets	34.71	
John Madsen Mfg. Co., repairs, markers	18.50	
Mrs. O. McNeill, pianist, 21 hrs	21.12	
Robbins & Townsend, typewriter repairs	22.15	
Harold A. Wilson Co., racquets, balls	77.68	
University Press, directories, printing, stationery	29.29	
Accounts under $10.00 (2)	11.00	
Superintendent's Dept., labour, $56.85; material, $95.98	152.83	
Janitor service at night classes:		
A. J. Maycock	46.75	
	$ 488.66	
Less received for use of towels at swimming pool	21.65	
		$ 467.01
(c) Course for Diploma in Physical Education:		
Honoraria to Instructors:		
D. Y. Solandt	$ 150.00	
Miss K. I. McMurrich	150.00	
C. Walters	50.00	
Mrs. S. Baker	40.00	
		$ 390.00
		$ 4,207.01

16. Health Service—Men

(a) Salaries:		
Director:		
C. D. Gossage, 3 mos. at $5,365 per annum plus $600 for travelling expenses and $50 allowance for National Defence Tax	$ 1,991.00	
R. W. I. Urquhart, from 1 January (expenses at $3 per day 1 January to 25 February—$168; salary 26 February to 30 June, $1,711.31)	1,879.31	

Staff Physicians (Sessional):			
K. E. Ferrie		$1,050.00	
H. Allan Burnett		1,050.00	
F. Van V. Snell		1,050.00	
E. S. Jeffrey (paid also $100 as Examining Physician, Athletics)		1,016.15	
Examining Physicians, Athletics (Michaelmas Term):			
V. F. Stock		150.00	
T. A. Crowther (paid also $84 as Temporary Examining Physician)		100.00	
A. H. Squires		100.00	
E. S. Jeffrey (paid also as Staff Physician)		100.00	
Examining Physicians (Temporary):			
A. R. Wilkins		324.00	
W. R. Caven		288.00	
Arthur G. Smith		276.00	
J. L. Uren		276.00	
R. J. Galloway		240.00	
J. L. McCallum		144.00	
M. J. Wilson		100.00	
T. A. Crowther (paid also as Examining Physician, Athletics)		84.00	
C. B. Graham		80.00	
R. G. Mackenzie (paid also in Anatomy and Surgery)		56.00	
R. H. Thomas, Consultant Surgeon (Sessional; paid also as Associate in Surgery)		200.00	
J. M. Thomas, Office Assistant (Sessional)		1,425.00	
Clerical Assistants:			
A. Bailey, temporary, 7 weeks		160.00	
St. John Ambulance Association—for services of Mr. Doodie		25.00	
			$ 12,164.46
(b) Maintenance of Department:			
Supplies and Equipment ($340.42):			
Allen Mfg. Co., laundry		$ 18.14	
A. Guinness, sandals		83.12	
J. F. Hartz Co., alcohol, ether, medical supplies, etc.		72.61	
Dr. Ross A. Jamieson, medical care		10.00	
University Press, printing, stationery		122.59	
Accounts under $10.00 (7)		33.96	
New Furnishings and Equipment ($3,011.14):			
Corbett & Cowley, lab. coats, wrappers		69.88	
T. Eaton Co., couches, covers, pillows, etc.		526.67	
Ingram & Bell, scales, tables, stretchers, stools		818.36	
Moffats Ltd., electric range		127.71	
Office Specialty Mfg. Co., folders, desk, chairs, etc.		444.85	
Postage		5.00	
St. John's Ambulance, candidates, splints		22.00	
Miss A. Tweedle, special cleaning		14.96	
Miss Lillian Watson, stenographic service		49.50	
University Press, printing & stationery		32.21	
Superintendent's Dept., labour, $202.75; material, $667.03; telephone, $30.22		900.00	
X-ray Examinations:			
Provincial Treasurer of Ontario X-ray examinations by Department of Health		515.00	
		$ 3,866.56	
Less Sundry Credits:			
C.O.T.C. Physical Examinations	$488.42		
Sundry X-ray Examinations	15.25		
Insurance refund	3.00		
		506.67	$ 3,359.89
			$ 15,524.35

17. Health Service—Women

(a) Salaries:		
Dr. Jean F. Davey, Medical Adviser, at $2,200, 3 mos.; resigned	$ 550.00	
Dr. Jessie A. McGeachy, Part-time Assistant to Medical Adviser at $1,200 for 2 mos., Acting Medical Adviser at $1,800 from 1 September	1,700.00	
Assistants (part-time) from 1 October:		
Dr. Gwen Mulock at $1,000	750.00	
Dr. Frances A. Stewart, at $600.00	450.00	
Miss M. B. Jackes, Office Assistant, 8 mos	1,200.00	
Mrs. Nora Pim, Clerical Assistant (part-time, temporary)	125.00	
		$ 4,775.00
(b) Maintenance of Department:		
T. Eaton Co., sheets, cases, linen	$ 27.36	
Ingram & Bell, medical supplies	55.82	
Lake Simcoe Ice & Fuel, ice	17.04	
MacMillan Pharmacy, drugs, rubbing alcohol	10.32	
Dr. John Oille, consultant, 5 students	58.00	
Sani-Tread Co., slippers	17.50	
W. K. Welch, professional services	10.00	
University Press, printing, stationery	65.87	
Accounts under $10.00 (7)	38.34	
		$ 300.25
		$ 5,075.25

18. Hart House (Share of Maintenance)

Heat and light		$21,446.71	
Cleaning, etc., of gymnasium wing:			
Comptroller, Hart House		4,500.00	
Repairs and Renewals ($6,022.31):			
Brooks Marble & Tile Co., repairs		26.70	
City Treasurer, elevator licenses		15.00	
Edmund Hind Lumber Co., barclay tile		230.20	
Nicholls Chemical Co., alum		32.82	
Robert Simpson Co., linoleum		55.48	
Accounts under $10.00 (2)		12.36	
Superintendent's Dept., labour, $3,978.08; material, $1,671.68		5,649.75	
		$31,969.02	
Less heat and light charged to Central Power Plant	$21,446.71		
Hart House share of maintenance deducted from fees collected	3,000.00		
		24,446.71	
			$ 7,522.31

18a. Physical and Health Education

Salaries:	
E. S. Ryerson, Professor of Health Education and Head of Department (also in Faculty of Medicine and in Dentistry)	$ 500.00
Associate Professors:	
H. A. Cates, Functional Anatomy (also in Faculty of Medicine)	500.00
D. Y. Solandt, Applied Physiology (also in Faculty of Medicine and in School of Hygiene)	300.00
A. W. Ham, Functional Anatomy (also in Faculty of Medicine)	250.00
Assistant Professors:	
M. G. Griffiths	3,600.00
Miss F. A. Somers	2,425.00
Miss D. N. R. Jackson	1,700.00
R. E. Haist (also in School of Hygiene, paid from Special Funds)	700.00
W. A. Stevens	300.00
Miss J. M. Forster (also in Athletics and Physical Training)	200.00

Associates:		
Miss S. E. Naylor	$1,300.00	
J. E. McCutcheon (also in Athletics and Physical Training)	100.00	
Assistants:		
H. D. Ball, Anatomy (also in Faculty of Medicine)	250.00	
C. Zwygard (also in Athletics and Physical Training)	700.00	
Demonstrators in Zoology (also in Faculty of Arts):		
Miss R. D. C. Martin	150.00	
Miss V. E. Engelbert	150.00	
Miss C. H. Layton, Secretary	1,750.00	
Mrs. Margaret Graham, Clerical and Gymnasium Assistant (also in Athletics and Physical Training)	700.00	
		$ 15,575.00
Administration ($447.68):		
Wm. Bartlett & Son, shades	$ 11.60	
Birks Ellis Ryrie Ltd., medal	15.00	
George Coles Ltd., graduation tea	40.00	
T. Eaton Co., invitations and programmes	15.98	
Margaret Eaton School	25.92	
Postage	45.00	
Dr. E. S. Ryerson, petty cash	20.00	
Stephens Sales Ltd., paper, stencils	24.52	
U. of T. Athletic Association, use of arena	90.00	
University Press, printing, stationery	136.04	
University Skating Club, use of sound equipment	14.00	
Accounts under $10.00 (2)	9.62	
		$ 447.68
Men—Equipment supplies, etc. ($391.73):		
Miss K. Boyd, clerical assistance, 22 hrs.	$ 13.50	
Eastman Photographic Stores, photographs, reel case trimmer	12.49	
D. Gestetner (Canada) Ltd., stencils, paper, etc.	23.81	
Grand & Toy Ltd., indexes, ledger sheets	30.11	
Mrs. M. G. Griffiths, clerical assistance, 1 week	16.00	
Miss P. Lea, clerical assistance, 17 hrs.	10.11	
John Lechie Ltd., kapok fenders, rope	18.95	
F. J. Phillips, dancing instruction	20.00	
St. Andrew's College, calipers, spirometer	28.95	
W. A. Stevens, sundry expenditures	10.85	
Tip Top Tailors Ltd., trousers	17.00	
Toronto Radio & Sports Ltd., instructor's shoes, balls	32.53	
University Press, printing, stationery	88.30	
Jack Watson Sporting Goods, sweater, belts	11.30	
Accounts under $10.00 (12)	56.52	
Superintendent's Dept., material	1.31	
		$ 391.73
Women—Equipment, supplies, etc. ($207.36):		
Fidelity Circulation Co., of Canada, subscriptions	$ 9.00	
Miss D. Gaterd, pianist, 55½ hrs.	56.82	
Miss Joan Griffiths, hockey instructor	10.00	
Margesson & Co., shuttles	39.60	
Mrs. O. McNeill, services	43.54	
U. of T. Athletic Association, use of arena	36.00	
Harold A. Wilson, bladder, repairs	12.40	
Women—Margaret Eaton School Building ($493.14):		
Electricity, $181.06; water, $24.14	205.20	
Telephone and Sundries	106.85	
Suits, Towels, and Laundry:		
Parisian Laundry	63.99	
Swimming Pool Attendant:		
Mrs. Elizabeth Gardner	112.10	
Thomas Williams, special services	5.00	
	$ 700.50	
Less Credits, use of pool	40.00	
		$ 660.50
		$ 17,074.91

19. Women's Building—44 Hoskin Ave.

Fuel ($217.72):		
Halliday Bros.	$ 215.57	
Superintendent's Dept., labour	2.15	
Gas, $12.61; electric current, $57.15; water, $8.00	77.76	
Caretaker's supplies:		
Superintendent's Dept., material	29.21	
Cleaning and Furnaceman ($406.37):		
Allen Mfg. Co., laundry	1.00	
Co-operative Window Cleaning Service	9.00	
D. Harrison, 218 days, 9½ hrs.	54.10	
Superintendent's Dept., labour	342.27	
Repairs and Renewals ($290.34):		
Langleys Co., cleaning	7.95	
Superintendent's Dept., labour, $224.93; material, $56.39	281.32	$ 1,020.33
		$ 66,288.79

V. 20. EXAMINATIONS

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Abel, Mrs. M. R.	$ 4.75			$ 4.75
Adams, S. M.	8.00			8.00
Ainslie, D. S.	2.50			2.50
Alford, John	5.50			5.50
Allcut, E. A.	11.75			11.75
Anderson, J. M.	5.25			5.25
Anderson, P. G.	16.75			16.75
Andison, J. G.		$ 24.00		24.00
Angus, R. W.	24.00			24.00
Ante, I. H.	18.50			18.50
Anthes, R. G.		30.00		30.00
Ardagh, E. G. R.	27.00			27.00
Armour, R. G.	50.00			50.00
Armstrong, H. G.	45.00			45.00
Arthur, E. R.		9.00		9.00
Assie, G. L.	12.13			12.13
Auld, F. C.	29.38			29.38
Bailey, D. L.	11.50			11.50
Baillie, W. H. T.	5.25	30.00		35.25
Bain, J. W.	8.00			8.00
Baker, A. W.	11.25			11.25
Balthazard, Miss I. G.	12.13	30.00		42.13
Banting, E. W.	11.00			11.00
Barath, D.			$ 33.00	33.00
Barclay, T. B.	30.55		40.50	71.05
Barker, A. E.	2.50	24.00		26.50
Barnes, C.	3.00			3.00
Barton, A. D.			9.00	9.00
Bayly, B. deF.	6.25			6.25
Beamish, F. E.	7.25			7.25
Beatty, S.	5.25			5.25
Bell, H. G.	11.38			11.38
Bell, R. J. R.			36.00	36.00
Belyea, E. S. W.		3.00		3.00
Bernhardt, K. S.	7.00			7.00
Best, C. H.	1.67			1.67
Birney, A. E.	13.25	21.00		34.25
Blackwood, W. C.	16.75			16.75
Bladen, V. W.	9.50			9.50
Blatz, W. E.	2.50			2.50
Boeschenstein, H.		27.00		27.00
Bonnycastle, D. D.		12.00		12.00
Boswell, M. C.	23.25			23.25
Boyd, Wm.	6.25			6.25
Bradley, Miss E. M.		3.00		3.00
Brady. A.	6.50			6.50
Brett, G. S.	5.50			5.50
Brieger, P.		15.00		15.00
Brodie, Miss J. B.	2.75			2.75
Brooks, E. F.	45.00			45.00
Brown, Alan	33.50			33.50
Brown. E. K.	2.50			2.50
Brown, G. W.	10.50			10.50
Bruce, W.			16.50	16.50
Bryant, L. R.	18.00			18.00
Brydon, W. H.			15.00	15.00
Burk, J. D.	10.50			10.50
Burnham, H. H.	45.00			45.00
Burt-Gerrans, J. T.	7.50			7.50
Burton, E. F.	7.00			7.00
Byrne, P. M.			28.50	28.50
Cairns, G.	24.75			24.75
Cameron, G. C.	41.00			41.00
Campbell, A. A.	45.00			45.00
Campbell, J.	5.25			5.25
Campbell, W. R.	45.00			45.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Cano, J.	$ 4.67	$ 21.00		$25.67
Carleton, W.			$ 31.50	31.50
Carscadden, W. G.	45.00			45.00
Carswell, W. E.		27.00		27.00
Carver, H. S. M.			4.50	4.50
Cass-Beggs, D. N.	6.25	24.00		30.25
Castell, C. H.	5.50			5.50
Cates, H. A.		42.00		42.00
Cavanagh, W. D.	10.00			10.00
Chapman, R. K.	17.00			17.00
Clark, C. C.	30.50			30.50
Clark, R. M.			31.50	31.50
Clarkson, F. A.	15.00			15.00
Clawson, W. H.		43.20		43.20
Cleaver, E. E.	45.00			45.00
Cleghorn, R. A.	45.00			45.00
Cline, G. A.	7.13			7.13
Coburn, Miss K. H.	2.50	30.00		32.50
Cochrane, C. N.	5.25			5.25
Cockburn, J. R.	10.75			10.75
Cole, Miss A. C.	6.88	33.00		39.88
Cole, C. E. C.	45.00			45.00
Cole, F. L.	15.00			15.00
Conboy, F. J.	32.75			32.75
Cosbie, W. G.	16.75			16.75
Cosens, G. G.	5.25			5.25
Couch, J. H.	45.00			45.00
Courtice, H. A.			24.00	24.00
Coventry, A. F.	2.63			2.63
Cowling, T.	93.75			93.75
Cox, M. A.	21.63			21.63
Coxeter, H. S. M.	12.50	24.00		36.50
Craigie, E. H.	5.25	24.00		29.25
Crerar, S. R.	5.25	6.00		11.25
Croal, A. G.	2.13			2.13
Crouch, S. S.	23.75			23.75
Dale, E. A.	2.75			2.75
Dales, J. W.			10.50	10.50
Danis, J. T.	45.00			45.00
Davey, A.	20.25			20.25
Dawson, R. M.	11.00			11.00
Detweiler, H. K.	31.75			31.75
Dexter, Miss R. V.	1.75			1.75
Dixon, Allan			6.00	6.00
Dobson, H. G.			1.50	1.50
Dodington, E. L.			15.00	15.00
Dore, Rev. J. W.	10.75			10.75
Drummond, W. M.	13.50			13.50
Duff, T. A. J.	45.00			45.00
Dunbar, W. B.		42.00		42.00
DuVernet, G. S.		24.00	1.50	25.50
Dwight, T. W.		18.00		18.00
Edison, G.	5.00	27.00		32.00
Edwards, G. R.		15.00	12.00	27.00
Endicott, N. J.	5.25	24.00		29.25
Etkin, B.			12.00	12.00
Evans, E. V.	9.75			9.75
Evans, Rev. K. C.	8.50			8.50
Evans, W. G.		45.00		45.00
Falconer, J. G.	87.50			87.50
Farmer, A. W.	45.00			45.00
Farquharson, R. F.	81.75			81.75
Farrar, C. B.	31.15			31.15
Farrar, S. G.			13.50	13.50
Ferguson, F. L.	6.00			6.00
Fidlar, E.	7.00			7.00
Finch, R.	11.63			11.63
Finkelman, Jacob	19.50			19.50
Finley, Mrs. Rebecca	5.25			5.25

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Ford, Dr. N. H. C.	$ 15.75			$ 15.75
Forward, Miss D. F.		$ 3.00		3.00
Fowke, V. C.	6.00			6.00
Fowler, W. J. R.	24.75			24.75
Fraser, D. T.	2.75			2.75
Fraser, W.			$ 1.50	1.50
Fraser, W. C. G.	10.50			10.50
Frumkin, A.		30.00		30.00
Fulmer, H. L.	9.25			9.25
Fulton, A.	3.63			3.63
Funnell, W. S.	17.50			17.50
Gaby, R. E.	45.00			45.00
Gallie, W. E.	5.25			5.25
Gardiner, W. J.	18.75			18.75
George, Ruggles K.	17.00	9.00		26.00
Glazebrook, G. P. deT.	2.00			2.00
Glover, J. S.	39.00			39.00
Godfrey, R. J.	10.50	18.00		28.50
Goggio, E.	3.13	24.00		27.13
Goodwin-Wilson, R.	6.75			6.75
Gopal-Ayengar, A. R.			22.50	22.50
Goudge, T. A.	7.25			7.25
Gould, S. H.	10.75	30.00		40.75
Graham, J. W.	45.00			45.00
Graham, R. R.	52.50			52.50
Grant, C. F.	10.50			10.50
Grant, R. R.	7.25			7.25
Gray, K. G.	1.85			1.85
Guess, G. A.	12.75			12.75
Gunvaldsen, K. M.	24.50			24.50
Ham, A. W.	5.75			5.75
Hamilton, F. C.	45.00			45.00
Hamilton, F. W.	7.50			7.50
Hamly, D. H.		27.00		27.00
Hampson, Mrs. H.			13.50	13.50
Hancock, J. E. M.	11.50			11.50
Hancock, M. L.	6.00			6.00
Hare, F. A.	5.25			5.25
Hargreaves, Miss M. M.		3.00	19.50	22.50
Harris, C. W.	50.00			50.00
Harris, R. I.	45.00			45.00
Hart, C. W. M.	7.00	24.00		31.00
Havelock, E. A.	6.50			6.50
Henderson, V. E.	10.25			10.25
Henderson, V. L.	6.50			6.50
Hepburn, John	83.75			83.75
Heringa, Miss L.	3.00			3.00
Hick, E. J.			15.00	15.00
Hicks, R. K.	22.38			22.38
Hill, D. C.	9.75			9.75
Hodgson, T. H.	45.00			45.00
Hogg, F. S.	5.25			5.25
Hollyman, Miss B. F.		9.00		9.00
Hosie, R. C.	5.25	33.00		38.25
Houpert, J. A.	9.13	24.00		33.13
Howitt, J. E.	5.75			5.75
Howland, G. W.	45.00			45.00
Huggins, M. W.		18.00		18.00
Hughes, F. N.	61.13			61.13
Hunter, A.	6.75			6.75
Hunter, J.			1.50	1.50
Hurst, R. O.	103.25			103.25
Ide, F. P.	5.25			5.25
Ireton, H. J. C.		3.00		3.00
Ironside, Miss A.			1.50	1.50
Irvine, O. R.	7.50			7.50
Janes, R. M.	45.00			45.00
Jaynes, J. C.			1.50	1.50
Jermyn, P. V.		6.00		6.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Johnson, J. H.		$36.00		$ 36.00
Jones, T. H.	$ 7.25			7.25
Jackson, K. B.	5.75			5.75
Joos, M.	51.00	21.00		72.00
Keegan, R.	6.12	45.00		51.12
Kelly, C. B.	3.62			3.62
Kendall, E. W.	3.00			3.00
Kennedy, W. P. M.	28.00			28.00
Ketchum, J. D.	6.00			6.00
Kidd, Mrs. Jessie	5.75			5.75
Kilburn, L. A.	7.50			7.50
Kirk, Miss D. W.			$24.00	24.00
Knox, R. G.	14.00			14.00
Koenemann, B. D.			30.00	30.00
Kreutzer, J.	31.62			31.62
Krieger, Miss C. C.	19.00			19.00
Krueger, L. F.	23.75			23.75
Kuitunen, Mrs. E.			3.00	3.00
Laari, W.			13.50	13.50
Lacey, A.		24.00		24.00
Ladner, G. B.		24.00		24.00
Laidlaw, Mrs. A. T.		6.00	36.00	42.00
Laidlaw, Mrs. M. K.		30.00		30.00
Laing, Miss J. C.		9.00		9.00
Laird, R. C.	36.75			36.75
Laskin, B.	22.75			22.75
Laughland, D. H.			12.00	12.00
Layng, J.			4.50	4.50
Lazier, M. J. C.	19.75			19.75
Ledoux, Mme. J.		36.00		36.00
Legget, R. F.	26.25	24.00		50.25
Lehmann, A. J. V.	12.75			12.75
Leslie, C. W.		24.00		24.00
LeVesconte, Miss H. P.	5.75			5.75
Lewis, E. P.	24.60			24.60
Lewis, F. I.	50.75			50.75
Lick, Mrs. M. F.		3.00	9.00	12.00
Lindsley, Miss D. M.	1.75			1.75
Line, W.	12.50			12.50
Logan, H. A.	7.25			7.25
Lord, G. R.	10.50			10.50
Lorriman, F. R.	12.25			12.25
Loudon, Miss I. M.	5.25			5.25
Loudon, J. D.	45.00			45.00
Lougheed, Miss A.	10.00	3.00		13.00
Low, D. M.	60.75			60.75
Lowell, V. C.		45.00		45.00
Lynch, Dr. L. E.	10.50			10.50
MacArthur, J. W.	5.38	9.00		14.38
McCullough, W. S.	29.75	66.00		95.75
McCurdy, W. J.	6.50	27.00		33.50
McDermott, L. A.	7.50			7.50
Macdonald, J. F.	14.50			14.50
MacDonald, Miss M. D.	8.75	12.00		20.75
McDougall, D. J.	9.00			9.00
MacElhinney, W. G.			37.50	37.50
MacGillivray, J. R.	2.50			2.50
McGilvray, C. D.	39.00			39.00
McIlwraith, T. F.	7.00			7.00
McIntosh, R. A.	33.50			33.50
McIntosh, W. G.	10.75	6.00		16.75
McKeen, C. D.			27.00	27.00
MacKenzie, D. E.	36.50			36.50
MacLachlan, J. D.	13.25			13.25
McLaughlin, R. R.	5.75	3.00		8.75
MacLean, A.	5.25			5.25
McLean, E. C.	13.63			13.63
MacMillan, Sir Ernest	31.58			31.58
McMurrich, Miss K. I.	13.50			$ 13.50

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
MacNulty, Miss			$ 30.00	$30.00
McPhedran, W. F.	$45.00			45.00
Macpherson, C. B.	5.50	$ 6.00		11.50
Macpherson, Miss J.	5.25			5.25
McRostie, G. P.	12.25			12.25
McTaggart, H. A.	2.75			2.75
Magner, Wm.	6.80			6.80
Maltby, E. J.	50.00			50.00
Marks, B.			15.00	15.00
Martin, G. H. D.			15.00	15.00
Martin, W. H.	12.00			12.00
Mather, G. B.			4.50	4.50
Meen, V. B.		24.00		24.00
Melson, J. W.	5.25	12.00		17.25
Misener, A. D.	5.00			5.00
Moffatt, R. C.	27.25			27.25
Molinaro, J. A. R.			24.00	24.00
Montgomery, E.	17.00			17.00
Montgomery, R. J.		36.00		36.00
Morley, Miss S. G.		30.00		30.00
Morrison, C. F.	11.00			11.00
Muckle, Rev. J. T.	2.75			2.75
Mueller, Miss V. E.		30.00		30.00
Myers, C. R.	15.00			15.00
Neal, G. M.			48.00	48.00
Needler, Miss M. C.	5.63			5.63
Newcombe, J. A.		12.00		12.00
Northway, Miss M. L.	2.50			2.50
Oille, J. A.	45.00			45.00
Okulitch, V. J.	7.50			7.50
O'Toole, Rev. W. B.	5.75			5.75
Owen, D. R. G.		21.00		21.00
Owen, E. T.	5.25			5.25
Owen, T.	45.00			45.00
Packer, W. A.			30.00	30.00
Panabaker, D. D.		18.00		18.00
Pancer, L.			15.00	15.00
Parker, C. B.	100.25			100.25
Parks, A. E.	45.00			45.00
Parsons, A. L.	15.75			15.75
Passmore, R. A. P.			28.50	28.50
Paul, E. W.	29.00			29.00
Peckham, J. W.		21.00		21.00
Plummer, Miss H. C.	5.25			5.25
Porter, A. M.		6.00		6.00
Pounder, I. R.	20.00			20.00
Pratt, E. J.	26.25			26.25
Pratt, Mrs. V. L.		39.00		39.00
Prendergast, D. J.	45.00			45.00
Price, H. W.	5.25			5.25
Price, Dr. R. Margarite		30.00		30.00
Quinlan, Miss F. M.	5.50			5.50
Rae, J. J.	23.50	42.00		65.50
Raithby, G. E.	19.75			19.75
Reaman, G. E.	13.62			13.62
Reed, Miss E. J.	2.50	6.00		8.50
Reid, J. E.	14.25			14.25
Riddle, Miss W. C.	5.25	21.00		26.25
Risdon, F. E.	7.50			7.50
Robert, J. X.	45.00			45.00
Roberts, Miss J. S.	5.75			5.75
Robertson, D. E.	45.00			45.00
Robertson, H. G.	5.25			5.25
Robins, J. D.	12.50			12.50
Robinson, D. A. F.	12.25			12.25
Robinson, Gordon			55.00	55.00
Robinson, T. A.	76.75			76.75
Robinson, W. L.	17.42			17.42
Rolph, F. W.	45.00			45.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Rowan, J. P. A.			$ 1.50	$ 1.50
Rowe, T. L.			21.00	21.00
Rubin, L. J.			18.00	18.00
Ruhnke, G. N.	$11.37			11.37
Russell, L. S.	1.25			1.25
Ryerson, E. S.	81.25			81.25
St. Bernard, Sister M.	4.75			4.75
St. John, Sister M.	5.63			5.63
St. Stanislaus, Sister M.	5.50			5.50
Salter, Miss M. D.	5.25			5.25
Salvadge, C. H.			15.00	15.00
Satterly, J.	6.00			6.00
Saunders, R. M.	7.50	$ 15.00		22.50
Scarth, Mrs. M.			30.00	30.00
Schnell, R. F.			7.50	7.50
Schofield, F. W.	39.00			39.00
Scott, D. P.			22.50	22.50
Scott, Dr. P. L.	5.38			5.38
Scott, T. N.	16.75			16.75
Scott, W. A.	61.75			61.75
Secord, W. E.	33.75			33.75
Selby, D. L.	7.95			7.95
Shenstone, N. S.	50.00			50.00
Shepherd, A. L.		27.00		27.00
Sheppard, N. E.	5.25			5.25
Shook, Rev. L. K.	2.50			2.50
Signori, E.			1.50	1.50
Sims, Miss E. M.			30.00	30.00
Sissons, C. B.	2.75			2.75
Smallfield, H. A.	7.50	45.00		52.50
Smith, C. G.	6.50	18.00		24.50
Smith, E. A.	5.75			5.75
Smith, Miss F. A.	6.50			6.50
Smith, H. G.	8.75			8.75
Smith, I. W.	5.50	54.00		59.50
Smith, Leo	107.35			107.35
Smith, Miss M. D.	2.75			2.75
Smith, V. G.	16.50			16.50
Snyder, E. S.	21.50			21.50
Solandt, D. Y.	1.67			1.67
Spence, J. J.		48.00		48.00
Spinks, G. W.	21.75			21.75
Sproule, W. H.	7.50			7.50
Squires, F. H.			13.50	13.50
Staples, M. W.	12.25			12.25
Sullivan, Rev. B.	11.50			11.50
Surerus, J. A.	16.00	24.00		40.00
Synge, J. L.	5.25			5.25
Tait, M. D. C.		21.00		21.00
Tatham, G.	17.50			17.50
Tayler, N. H.	1.67		33.00	34.67
Taylor, N. B.	2.66			2.66
Taylor, T. M. C.	5.25			5.25
Taylor, W. R.	17.00			17.00
Thompson, J. O.			7.50	7.50
Thompson, Dr. Margaret		6.00		6.00
Thompson, R. W.	8.75			8.75
Thomson, E.		36.00		36.00
Thomson, J. Ellis	7.50			7.50
Tom, Dr. Mary		15.00		15.00
Toomer, J. E.		27.00		27.00
Townsend, G. F.	11.00			11.00
Treadgold, W. M.	10.50	3.00		13.50
Trethewey, W. H.	6.88	18.00		24.88
Uehle, A. T.			99.00	99.00
Van Wyck, H. B.	15.75			15.75
Vigder, J. S.			24.00	24.00
Waddell, Miss M. E. G.	23.75			23.75
Wainberg, H. S.			9.00	9.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Walker, Miss E. I.	$ 1.75			$ 1.75
Walker, E. M.	2.75			2.75
Walter, Mrs. D.	3.63			3.63
Walters, J. A.	45.00			45.00
Wansbrough, R. M.	45.00			45.00
Wardell, A.		$18.00		18.00
Wasteneys, H.	28.75			28.75
Waters, E. T.	.75			.75
Watson, M. B.	15.21	27.00		42.21
Watt, J. C.	11.25			11.25
Waugh, Miss D.		18.00		18.00
Weir, J. R.	14.63			14.63
Welsh, M. F.			$31.50	31.50
Welsh, W. K.	50.00			50.00
Wetmore, F. E. W.	18.00			18.00
Wey, J. C.		24.00		24.00
White, J. H.	5.50			5.50
White, Miss M. E.		21.00		21.00
Whitley, Miss I. H.			6.00	6.00
Willan, Healey	69.60			69.60
Willard, Miss A. C.	7.75			7.75
Williams, C. H. M.	23.75			23.75
Wilson, G. E.	45.00			45.00
Winnett, F. V.	5.25			5.25
Wiren, R. C.	15.75	42.00		57.75
Wishart, D. E. S.	45.00			45.00
Wishart, F. O.	2.75			2.75
Wolfe, S. E.	5.25	24.00		29.25
Woodhouse, A. S. P.	12.75			12.75
Woodside, M. St. A.		27.00		27.00
Wookey, H. W.	50.00			50.00
Wright, Miss A. M.			4.50	4.50
Wright, W. J. T.	5.25			5.25
Wright, W. W.	45.00			45.00
Wynne, A. M.	5.75			5.75
Young, C. R.	10.75			10.75
Young, T. C.	10.75	18.00		28.75
Zimmer, A. R.	16.25	54.00		70.25
	$ 6,222.74	$ 2,395.20	$ 1,255.00	$ 9,872.94

Apportionment

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Arts	$ 878.68	$ 1,023.00	$ 676.00	$ 2,577.68
Medicine	2,834.52	159.00	72.00	3,065.52
Applied Science	466.50	660.00	379.50	1,506.00
Dentistry	640.00	96.00	64.50	800.50
Household Science		15.00		15.00
Forestry	43.50	51.00		94.50
Music	208.53	43.20		251.73
School of Nursing	32.75	42.00	13.50	88.25
School of Social Work		15.00		15.00
University Extension	83.00			83.00
Physical and Health Education		12.00		12.00
Pharmacy	264.26	42.00	43.50	349.76
Agriculture	481.75	210.00	4.50	696.25
Veterinary Science	186.00	27.00		213.00
Law	103.25		1.50	104.75
	$ 6,222.74	$ 2,395.20	$ 1,255.00	$ 9,872.94

Remuneration to examiners (as detailed above)		$ 6,222.74
Presiding and attendance (as detailed above)		3,650.20
Examination supplies and sundries ($2,817.55):		
Engrossing diplomas, etc., S. Harrod, $536.64; C. B. Pritchard, $266.50; E. Awde, $21.00	$ 824.14	
F. T. Battersby, salvaging old examination papers	25.29	
Hygiene Dept., mimeographing	19.00	
J. Frank Raw Co., prints	12.83	
University Press, printing and stationery	1,675.93	
Accounts under $10.00 (5)	25.06	
Superintendent's Dept., labour, $233.24; material, $2.06	235.30	
Printing examination papers and class lists ($5,954.12):		
Photographic Service, prints	16.75	
University Press	5,937.37	
		8,771.67
		$ 18,644.61
Less credit for sale of examination books, etc.		126.75
		$ 18,517.86

VI. FACULTY OF ARTS

21. Salaries

(1) Departments in University of Toronto ($615,390.42)

Dean's Office

S. Beatty, Dean (paid also $5,500 as Professor of Mathematics and $10 for Extension Work)	$ 1,000.00	
		$ 1,000.00

Anthropology

T. F. McIlwraith, Professor	$ 4,500.00	
J. F. Embree, Assistant Professor, at $2,600; on war service from January	1,300.00	
R. F. Fortune, Temporary Lecturer	1,000.00	
C. Sauerbrei, Class Assistant (Sessional)	250.00	
		$ 7,050.00

Applied Mathematics

J. L. Synge, Professor at $6,000; part-time from 1 October to 31 January	$ 4,666.67	
A. F. C. Stevenson, Associate Professor, at $3,900 and $100 additional allowance	4,000.00	
Leopold Infeld, Assistant Professor, at $2,850 and $150 additional allowance	3,000.00	
B. A. Griffith, Lecturer (Sessional) at $2,250; on leave of absence	......	
A. Weinstein, Temporary Lecturer	2,250.00	
Fellows (Sessional):		
F. E. Deloume	500.00	
Miss E. M. Sims (paid also $600 in Physics)	500.00	
		$ 14,916.67

Archaeology

C. T. Currelly, Professor (paid also in Royal Ontario Museum)	$ 2,000.00	
Homer A. Thompson, Assistant Professor, Classical Archaeology	4,000.00	
		$ 6,000.00

Astronomy

R. K. Young, Professor, also Director of David Dunlap Observatory	$4,500.00	
F. S. Hogg, Assistant Professor	3,300.00	
Lecturers (Sessional):		
P. M. Millman; on war service; contribution to T.I. & A.A.	120.00	
J. F. Heard; on war service; contribution to T.I. & A.A.	107.52	
Mrs. Helen S. Hogg, Research Associate and Lecturer (part-time)	1,200.00	
Miss R. J. Northcott, Computer	1,400.00	
G. F. Longworth, Night Assistant and Machinist	1,550.00	
R. M. Cunningham, Observatory Assistant	1,000.00	
W. S. Armstrong, 2 mos. at $125 per month	250.00	
Miss E. M. Fuller, Secretary-Librarian	1,400.00	
		$ 14,827.52

Botany

Professors:	
H. S. Jackson, Mycology, also Head of Department	$ 5,400.00
D. L. Bailey	3,700.00
G. H. Duff	4,500.00
H. B. Sifton	4,500.00
L. C. Coleman (part-time)	2,500.00
Assistant Professors:	
Dr. J. Gertrude Wright	3,000.00
T. M. C. Taylor	3,000.00
Lecturers (Sessional):	
A. J. V. Lehmann (paid also $70 from Special Funds)	2,100.00
M. W. Bannan	1,700.00
N. W. Radforth	1,700.00
Miss D. F. Forward	1,600.00
D. H. Hamly (paid also $160 in Special Research)	1,800.00
W. R. Watson, Senior Demonstrator (Sessional; paid also $240 in Special Research)	800.00
Class Assistants (Sessional):	
C. D. McKeen (paid also $175 in Special Research)	600.00
Miss R. H. Moore (paid also $140 in Special Research)	600.00
B. B. Hillary	510.00
R. G. Atkinson	500.00
L. Laking	500.00
J. J. Miller (paid also $240 in Special Research)	500.00
A. R. Gopal-Ayengar (paid also $400 in Special Research)	490.00
Mrs. G. S. Hillary (paid also $600 in Botanic Gardens)	300.00
Miss H. J. Goulding, at $200; resigned 9 March	132.25

Assistants:		
R. F. Cain, Mycological Herbarium (paid also $70 from Special Funds)	$1,800.00	
Miss M. B. Givens, Morphology and Anatomy	1,800.00	
Miss C. B. Ross, Ecology	1,800.00	
A. Simpson, Horticulturist (with living quarters valued at $360)	2,200.00	
L. Vancleemput, Gardener	1,750.00	
D. S. Hull, Herbarium Assistant	960.00	
Clerical Assistants:		
Miss L. Alward	1,400.00	
Miss R. Hobberlin	1,200.00	
Dr. Kathleen L. Hull, Librarian and Teaching Assistant	1,400.00	
R. Lynn, Stockkeeper and Technician	1,300.00	
S. G. Smith, Laboratory Attendant, at $1,000; on war service from January	679.19	
		$ 56,721.44

Chemistry

Professors:	
F. B. Kenrick, also Head of Department	$ 5,700.00
J. T. Burt-Gerrans, Electro-Chemistry	4,500.00
A. R. Gordon	4,500.00
L. J. Rogers	4,500.00
W. H. Martin	4,300.00
G. F. Wright	4,300.00
Associate Professors:	
J. B. Ferguson	4,400.00
W. S. Funnell	4,200.00
F. R. Lorriman	3,600.00
F. E. Beamish	3,500.00
F. E. W. Wetmore	2,600.00
Lecturers (Sessional):	
J. J. Rae (paid also $300 for Extension Work)	2,400.00
Mrs. P. M. Marrian, Micro-Analysis	1,500.00
Assistants (Sessional):	
Miss E. V. Eastcott	1,800.00
W. A. E. McBryde	1,321.30
D. S. Russell	814.50
R. C. Langille (paid also $150 for Extension Work)	811.25
H. A. Bewick	804.00
H. E. Gunning	804.00
W. G. Hines	724.00
P. Olynyk	804.00
H. Richmond	724.00
H. Sheffer	724.00
E. D. Maher	290.00
R. S. Stuart, at $724; resigned 31 December	271.50
F. Y. Cook, at $724; 1 month, resigned	90.50
J. E. C. Currah	730.00
E. Aristoff (paid also from Special Funds)	650.00
S. Barnartt	650.00
I. Cameron	650.00
W. L. Godson	650.00
F. A. Hochstein	650.00
A. F. McKay	650.00
D. M. McLean	650.00
E. A. McWilliam	650.00
G. S. Myers	650.00
M. Robinson	650.00
Temporary Assistants:	
G. M. Allison	160.00
E. W. Warren	150.00
P. E. Braid	80.00

Laboratory Assistants:		
R. Fortescue (with rooms, heat and light valued at $250; paid also $223 Overtime)	$1,250.00	
W. Banton, $1,500 (and Overtime $119.20); Lecture Assistant, $200	1,700.00	
Laboratory Attendants:		
E. Chadwick	835.83	
Dennis Murden	443.33	
George Banton	345.00	
F. Twigg	73.81	
G. Edmund	68.33	
	$72,319.35	
Organic Chemistry Research:		
H. O. L. Fischer, Professor (paid $5,000 from Special Fund)	......	
Erich Baer, Assistant Professor	$3,000.00	
J. M. Grosheintz, Research Associate	2,040.00	
David Edson, Technician (paid also $60 Overtime)	780.00	
Mrs. C. McCallum, Laboratory Attendant (paid also $350 in Medicine)	250.00	
		$ 78,389.35

Chinese Studies

Rt. Rev. W. C. White, Professor and Head of Department (paid also in Royal Ontario Museum)	$ 2,000.00	
		$ 2,000.00

Fine Art

John Alford, Professor, at $5,000 (paid from Special Fund)	......	
Assistant Professors:		
Peter Brieger (paid also $300 in School of Architecture)	$ 2,700.00	
C. F. Comfort (without salary)	......	
Miss R. M. Home, Special Instructor (Sessional; without salary—paid in Royal Ontario Museum)	......	
Peter Haworth, Instructor (Sessional; part-time)	700.00	
Mrs. I. Whitley, Secretary-Librarian (Sessional)	600.00	
		$ 4,000.00

Geography

Griffith Taylor, Professor, also Head of Department (paid also $2,500 in Ontario College of Education and $210 for Extension Work)	$ 4,000.00	
G. Tatham, Assistant Professor (paid also $210 for Extension Work)	2,400.00	
D. F. Putnam, Lecturer (Sessional; paid also $255 for Extension Work)	2,200.00	
Miss M. Brookstone, Demonstrator (paid also $363 for Extension Work)	1,200.00	
Assistants (Sessional; part-time):		
L. G. Reeds	175.00	
J. W. Hamilton	150.00	
Donald Kerr	125.00	
Miss M. H. Cook	125.00	
		$ 10,375.00

Geology

Professors:	
E. S. Moore, also Head of Department (paid also $100 for Summer Field Work)	$5,500.00
G. B. Langford, Mining Geology	4,900.00
A. MacLean	4,300.00
Assistant Professors:	
L. S. Russell	2,800.00
Dr. Madeleine A. Fritz (part-time, paid also in Royal Ontario Museum)	900.00

Lecturers (Sessional):		
V. J. Okulitch (paid also $280 for Extension Work and $50 for Summer Field Work)	$2,100.00	
W. W. Moorhouse	1,800.00	
Class Assistants (Sessional):		
J. Claveau	250.00	
G. B. Crombie	250.00	
W. N. Ingham	250.00	
M. L. Miller	250.00	
G. D. Springer	250.00	
H. W. Little	250.00	
W. Ballantyne, Laboratory Attendant, at $17.50 per week	675.00	
		$ 24,475.00

History

Professors:		
Chester Martin, also Head of Department (paid $10 for Extension Work)	$ 5,500.00	
R. Flenley	4,700.00	
F. H. Underhill	4,700.00	
G. W. Brown (paid also $554 for Extension Work and $312.50 from University Press)	4,500.00	
B. Wilkinson, Mediaeval History (paid also $10 for Extension Work)	4,500.00	
Associate Professors:		
G. deT. Glazebrook, at $3,850; on war service from December (paid also $62.50 from University Press)	2,326.08	
D. G. Creighton (paid also $156 for Extension Work and $75 from University Press)	3,200.00	
D. J. McDougall (paid also $536 for Extension Work)	3,000.00	
Edgar McInnis, at $3,000; on leave of absence (paid $25 from University Press)	......	
R. M. Saunders, Assistant Professor (paid also $630 for Extension Work)	2,800.00	
L. Gelber, Lecturer (Sessional; part-time)	1,800.00	
G. G. Coulton, Special Lecturer	1,500.00	
R. G. Riddell, Lecturer and Tutor (Sessional; paid also $100 for Extension Work and $50 from University Press)	750.00	
H. B. L. Hughes, Instructor (Easter Term, part-time)	250.00	
Miss A. M. Wright, Reader (Sessional)	250.00	
		$ 39,776.08

Italian and Spanish

Professors:		
M. A. Buchanan	$ 6,000.00	
J. E. Shaw	6,000.00	
Emilio Goggio	4,500.00	
Associate Professors:		
G. C. Patterson	3,800.00	
Juan Cano (paid also $400 for Extension Work)	3,800.00	
Instructors (Sessional):		
T. B. Barclay	1,500.00	
N. H. Tayler	1,500.00	
Mrs. Margaret Scarth	400.00	
		$ 27,500.00

Law (Also School of Law)

Professors:		
W. P. M. Kennedy, Constitutional Law (paid also $237.50 from University Press)	$6,000.00	
F. C. Auld, Jurisprudence (paid also $220 for Extension Work)	4,500.00	
Jacob Finkelman, Associate Professor, Administrative and Industrial Law	3,200.00	
J. E. M. Hancock, Assistant Professor (paid also $220 for Extension Work)	2,000.00	
Bora Laskin, Lecturer (Sessional; paid also $100 for Extension Work)	1,900.00	
Special Lecturers (Sessional; without salary):		
H. G. Fox, Industrial Property	......	
K. G. Gray, Criminal Law and Criminology	......	
		$ 17,600.00

Mathematics

Professors:		
S. Beatty (paid also $1,000 as Dean)	$ 5,500.00	
I. R. Pounder (paid also $212 for Extension Work)	4,600.00	
Associate Professors:		
W. J. Webber	4,100.00	
N. E. Sheppard	3,900.00	
D. A. F. Robinson	3,400.00	
Assistant Professors:		
J. D. Burk	2,800.00	
G. de B. Robinson, at $2,800; on war service from 1 September	466.68	
H. S. M. Coxeter (paid also $420 for Extension Work)	2,800.00	
Richard Brauer (on leave of absence) Honorarium	500.00	
Lecturers (Sessional):		
Miss C. Krieger	2,150.00	
Miss M. E. G. Waddell (paid also $420 for Extension Work)	2,000.00	
D. B. deLury (paid also $300 for Extension Work)	2,000.00	
D. C. Baillie, at $1,550; on war service; contribution to T.I. & A.A.	77.52	
Fellows (Sessional):		
W. C. G. Fraser	800.00	
N. S. Mendelsohn (paid also $100 for Extension Work)	800.00	
J. S. Vigder (paid also $500 in Applied Science)	700.00	
W. J. R. Crosby	600.00	
B. Noonan	350.00	
A. J. Coleman	350.00	
		$ 37,894.20

Military Studies

Major M. Barry Watson, Director and Assistant Professor, at $2,600 (part-time)	$ 1,600.00	
Brigadier-General G. S. Cartwright, Special Lecturer (Sessional)	600.00	
W. A. Baughurst, Assistant, 10 mos.	1,100.00	
		$ 3,300.00

Mineralogy

Professors:		
A. L. Parsons	$ 5,000.00	
J. Ellis Thomson (paid also $140 for Extension Work)	4,500.00	
M. A. Peacock, Associate Professor	4,300.00	
V. B. Meen, Lecturer (Sessional; paid also in Royal Ontario Museum)	1,800.00	
Assistants (Sessional; part-time):		
S. V. Burr	400.00	
E. J. W. Irish	400.00	
W. Wightman, Laboratory Attendant	900.00	
		$ 17,300.00

Philosophy

Professors:		
G. S. Brett, at $6,000, of which $1,000 paid in Ethics (paid also $1,000 as Dean of Graduate Studies)	$ 5,000.00	
F. H. Anderson	4,600.00	
Associate Professors:		
H. R. MacCallum (paid also $300 for Extension Work)	4,200.00	
E. W. Macdonald	3,300.00	
W. Jarvis McCurdy (paid also $420 for Extension Work)	3,000.00	
T. A. Goudge, Assistant Professor (paid also $420 for Extension Work)	2,500.00	
		$ 22,600.00

Physics

Professors:	
E. F. Burton, also Director of Physical Laboratory (paid also $100 for Extension Work)	$ 6,000.00
J. Satterly (paid also $100 for Extension Work)	5,300.00
L. Gilchrist (paid also from Special Funds)	4,500.00
H. A. McTaggart at $4,500; ob. 12 November	1,875.00
J. Patterson, Honorary Professor of Meteorology (without salary)	......
Associate Professors:	
H. Grayson Smith (paid also from Special Funds)	3,600.00
D. S. Ainslie at $3,600; on war service; contribution to T.I. & A.A.	180.00
H. J. C. Ireton (paid also from Special Funds)	3,600.00
C. Barnes (paid also from Special Funds	3,200.00
M. F. Crawford (paid also from Special Funds)	3,600.00
Assistant Professors:	
J. O. Wilhelm at $3,200, of which half paid from Special Funds	1,600.00
Arnold Pitt (at $3,200 including $250 from University Extension; paid also from Special Funds)	3,200.00
Miss E. J. Allin (paid also from Special Funds)	2,400.00
J. M. Anderson (paid also from Special Funds)	2,400.00
A. A. Brant at $2,400, of which half paid from Special Funds	1,200.00
Miss K. M. Crossley (at $2,000 including $100 from University Extension; paid also from Special Funds and $100 for Extension Work)	2,000.00
Miss F. M. Quinlan (at $2,000 including $100 from University Extension; paid also from Special Funds and $100 for Extension Work)	2,000.00
Honorary Special Lecturers (Sessional; without salary):	
E. W. Hewson	......
A. Thomson	......
W. E. K. Middleton	......
Demonstrators and Lecturers (paid also from Special Funds):	
A. D. Misener (paid also $120 for Extension Work)	1,800.00
R. Richmond (Sessional)	2,400.00
H. L. Welsh (Sessional)	1,800.00
Honorary Special Demonstrators (Sessional; without salary):	
C. C. Boughner	......
D. B. Kennedy	......
Assistant Demonstrators (Sessional):	
Mrs. Dorothy Elson	1,500.00
J. W. M. Britton	1,150.00
E. H. Dexter	1,200.00
Miss L. Brandon	600.00
Miss B. Girdwood (paid also from Special Funds)	600.00
Miss E. Sims (paid also $500 in Applied Mathematics)	600.00
E. A. McIntyre (part-time)	300.00
Miss G. E. Smith	225.00
H. D. Vasileff (paid also from Special Funds)	300.00
G. Luchak	187.50
Assistant Demonstrators, at $1.25 per hour:	
Mrs. Agnes Misener, 576 hours	720.00
Mrs. Alice Thomson, 557 hours	696.25
Mrs. Louise Morrison, 420 hours	550.00
Mrs. Mattie Rotenberg, 395 hours	493.75
Mrs. Olivia C. Armstrong, 107 hours	171.25
A. M. Miceli, 93 hours	116.25
H. W. Isaac, 77 hours	96.25
Miss R. E. Parrett, 18 hours	22.50
J. Gurland, Assistant Demonstrator, 18 weeks at $35 per week	630.00
Miss A. T. Reed, Secretary and Class Assistant (paid also from Special Funds)	2,000.00
Miss N. K. Reed, Clerical Assistant and Librarian (paid also from Special Funds)	1,300.00
B. Clark, Mechanician	2,500.00

Assistant Mechanicians:

J. Ward (paid also $34.20 Overtime)		2,100.00	
G. T. Woodward		2,100.00	
F. M. Shepherd (paid also $10 Overtime)		1,900.00	
Albert Owen (paid also from Special Funds)		1,600.00	
R. H. Chappell, Glass-blower		3,000.00	
P. Blackman, Laboratory and Lecture Assistant (paid also from Special Funds)		1,800.00	
John A. Reid, Assistant Laboratory and Lecture Assistant at $800; on war service; contribution to Pension Fund		22.00	
		$81,135.75	
Less chargeable to: University Extension	400.00		
Special Funds	7,000.00		
		7,400.00	
			$ 73,735.75

Political Economy

Professors:

H. A. Innis, also Head of Department (paid also $120 for Extension Work)	$ 5,200.00
H. R. Kemp, Commerce, at $4,100; on war service; contribution to T.I. & A.A.	200.04
V. W. Bladen (paid also $576 for Extension Work and $395 from University Press)	4,100.00
A. Brady (paid also $10 for Extension Work and $100 from University Press)	4,000.00
R. M. Dawson	4,000.00

Associate Professors:

Lorne T. Morgan (paid also $200 for Extension Work)	3,700.00
H. A. Logan (paid also $116 for Extension Work)	3,900.00

Assistant Professors:

A. F. W. Plumptre, at $2,900; on war service from January	1,981.68
D. C. MacGregor (paid also $320 for Extension Work)	2,800.00
J. F. Parkinson, at $2,800; on war service from October	805.03
V. F. Coe, at $2,700; on war service; contribution to T.I. & A.A.	135.00
J. H. Richardson, Visiting Professor	2,500.00

Lecturers (Sessional):

C. B. Macpherson	2,100.00
J. A. Cook (paid also $50 for Extension Work)	3,300.00
R. V. Anderson	1,500.00

Special Lecturers (Temporary):

International Labour Organization for C. M. Wright (including $39.60 for travelling expenses)	955.35
G. A. Elliott	247.00
K. S. Keirstead	75.00
J. C. Bonbright	62.44
Walton Hamilton	61.33
J. D. Black	61.33
S. H. Slichter	61.33
C. W. Wright	50.23
J. L. McDougall	15.00
J. C. Cameron	15.00
Comptroller, Hart House, for sundry expenses in connection with Special Lecturers	16.35
J. G. Perold, Instructor	1,500.00

Assistants (Sessional):

W. C. Hood	250.00
N. H. Morse	250.00
E. Richmond	250.00
Miss E. M. Rosengren	250.00
O. W. Main (Easter Term)	200.00
N. Ward (Easter Term)	200.00

Accounting:		
W. S. Ferguson, Professor (part-time)	$2,550.00	
C. A. Ashley, Professor, $3,400; Supervisor of Studies in Political Economy, $600	4,000.00	
F. R. Crocombe, Associate Professor (paid also $440 for Extension Work)	3,500.00	
Sociology:		
C. W. M. Hart, Assistant Professor and Supervisor of Studies; also Special Lecturer in Anthropology without salary	3,200.00	
S. D. Clark, Lecturer (Sessional)	2,100.00	
E. C. Devereux, Instructor (Sessional)	1,500.00	
		$ 61,592.11

Psychology

Professors:		
E. A. Bott, also Director of Laboratory, at $5,000; on leave of absence—paid by British Government—from October	$ 2,200.04	
W. E. Blatz (paid also $500 in Institute of Child Study)	4,500.00	
S. N. F. Chant, at $4,300; on war service from November	2,250.02	
Associate Professors:		
William Line, at $3,900; on war service from September (paid also $420 for Extension Work)	1,430.00	
T. W. Cook (Temporary)	3,600.00	
Assistant Professors:		
J. D. Ketchum (paid also $300 for Extension Work and $10 in School of Nursing)	3,200.00	
G. P. Cosgrave at $3,000, of which $1,000 paid from Special Funds	2,000.00	
K. S. Bernhardt (part-time; paid also $700 in Institute of Child Study, $310 for Extension Work and $20 in School of Nursing)	3,000.00	
C. R. Myers, at $2,300; on leave of absence—paid by British Government—from October (paid also $420 for Extension Work)	1,025.47	
Lecturers (Sessional):		
Miss M. D. Salter (paid also $500 from Special Funds)	1,300.00	
Miss M. L. Northway	1,200.00	
Special Lecturers (Sessional):		
K. H. Rogers (paid also $100 for Extension Work)	200.00	
G. W. Anderson (paid also $150 in Psychiatry)	100.00	
Dr. J. D. M. Griffin, also in Psychiatry, without salary; on war service from October	......	
E. S. W. Belyea, Instructor, at $500, and $700 additional allowance (paid also from Special Funds)	1,200.00	
Class Assistants (Sessional):		
Miss K. Harvie (paid also $228 for Extension Work)	400.00	
Mrs. Magda B. Arnold	400.00	
C. Marshman	650.00	
E. Signori	300.00	
Miss D. Millichamp (paid also in Institute of Child Study)	300.00	
Readers (Sessional):		
R. J. R. Bell	200.00	
Miss F. M. Hill	200.00	
J. C. Jaynes	200.00	
T. R. Maxwell	150.00	
J. C. Sawatzky, at $200; resigned 31 December	100.00	
Miss N. Bailey	100.00	
G. C. Cooper, Technician	2,300.00	
	$32,505.53	
Less Paid by School of Nursing	200.00	
		$ 32,305.53

Zoology

Professors:	
E. M. Walker, Invertebrate Zoology; also Head of Department	$ 5,500.00
W. H. Piersol, Histology and Embryology, at $5,100, of which $2,550 paid in Anatomy (paid also $26 for Summer Course)	2,550.00
J. R. Dymond, Systematic Zoology	4,300.00
A. F. Coventry	4,000.00
A. G. Huntsman, Marine Biology (without salary)	......
Associate Professors:	
W. H. T. Baillie	4,000.00
J. W. MacArthur	4,000.00
E. H. Craigie	4,000.00
W. J. K. Harkness	3,550.00
Assistant Professors:	
Dr. Norma H. C. Ford (paid also $300 in School of Nursing)	3,150.00
K. C. Fisher	2,850.00
F. P. Ide, Entomology (paid also $382 for Extension Work)	2,400.00
Lecturers (Sessional):	
F. E. J. Fry, at $900; on war service as from 24 October (paid also $520.84 in Special Research)	437.72
R. R. Langford (paid also $1,250 in Special Research)	1,500.00
Demonstrators (Sessional):	
J. G. Aldous	800.00
Miss V. E. Engelbert (paid also in Physical and Health Education and in Connaught Laboratories)	1,100.00
Miss R. D. C. Martin (paid also in Physical and Health Education)	1,100.00
Assistants (Sessional):	
W. M. Sprules (paid also $100 for Extension Work)	450.00
D. G. Wilder	600.00
Miss A. M. Ironside (paid also $600 in Special Research)	340.00
E. D. Winchester	250.00
G. M. Neal (paid also $150 for Extension Work)	240.00
Miss D. W. Kirk (paid also $400 in Special Research)	150.00
Mrs. Virginia S. Black (paid also in Special Research)	100.00
J. E. Moore, at $400; resigned 30 November	100.00
A. W. F. Banfield	100.00
S. P. Drummond	100.00
D. N. Omand (paid also $50 for Extension Work)	100.00
F. A. Walden	85.00
F. H. Glenny, at $225; resigned 31 January	75.00
J. R. Brett, at $300; resigned 30 November	75.00
H. M. Good	70.00
D. M. Davies	65.00
W. B. Scott	65.00
A. R. A. Taylor	55.00
F. L. Balmer	55.00
Mrs. Isobel Radforth	35.00
R. M. Belyea	30.00
Mrs. Grace W. Scott (paid also in Special Research)	30.00
E. R. Flewelling	30.00
A. Quantrill, Mechanical Technician, at $1,500 and $75 additional allowance	1,575.00
T. Stovell, Microscopic Technician, at $1,000 and $150 additional allowance	1,150.00
S. Clare, Assistant, Experimental Biology	1,000.00
Mrs. Audrey H. Shortt, Photographer (Sessional)	800.00
W. J. LeRay, Curator of Vivarium, at $1,750 and $50 additional allowance	1,800.00
D. G. LeRay, Assistant in Vivarium; on war service from May (paid also $45 in Psychology Department)	900.00
A. Prince, Chief Laboratory Assistant, at $900 and $100 additional allowance	1,000.00
William Smith, Laboratory Attendant and Stores Assistant, at $1,000 and $175 additional allowance	1,175.00
Roy Wright, Laboratory Attendant, 27 weeks, 2 days at $10 per week	273.35
Frank Laughlin, Technical Assistant, 3½ weeks at $10 per week	35.00
E. C. Cross, Secretary, at $1,800; on war service; contribution to Pension Fund	58.50

Acting Secretary, for duration of war, at $1,200:		
Mrs. Helen Johnson, also $300 additional allowance; resigned 31 December	$900.00	
Miss Ruth Jenkins, 6 months from 1 January	600.00	
Stenographer and Librarian, at $1,050:		
Miss P. Foreman, 4 months and $25 additional allowance	375.00	
Miss E. Caesar, 8 months and $75 additional allowance (paid also $80 as Secretarial Assistant)	775.00	
Secretarial Assistant in West Wing, at $80 per month:		
Miss E. Caesar, 1 month (paid also as Stenographer and Librarian)	80.00	
Miss M. Marriott, 8 months and $50 additional allowance	690.00	
Temporary Clerical Assistants:		
Miss D. Waugh, 8 weeks, 2 days	116.53	
Miss Barbara Bott, 94 hours	47.00	
Mrs. Margaret Stevenson, 2 weeks	15.00	
Messengers:		
Donald Wiggins, 18 weeks at $9 per week	162.00	
John Anderson, at $10 per week	66.67	
		$ 62,031.77

(2) Departments in University College ($150,475.00)

Classics

Gilbert Norwood, Professor, also Director of Classical Studies	$ 6,250.00	
(a) Greek:		
E. T. Owen, Professor	4,700.00	
Associate Professors:		
D. E. Hamilton	4,200.00	
M. D. C. Tait (paid also $15 for Extension Work)	3,600.00	
(b) Latin:		
E. A. Dale, Professor at $4,700, of which $2,250 paid by Trinity College	2,450.00	
(c) Greek and Roman History:		
C. N. Cochrane, Professor (with free rooms, heat and light valued at $300 as Dean of Residence	4,500.00	
Miss Mary C. Needler, Assistant Professor (paid also $15 for Extension Work)	2,700.00	
		$ 28,400.00

English

Professors:		
M. W. Wallace (paid also $1,500 as Principal of University College)	$ 6,000.00	
R. S. Knox	4,900.00	
J. F. Macdonald (paid also $420 for Extension Work)	4,500.00	
A. S. P. Woodhouse (paid also $200 from University Press)	4,200.00	
W. H. Clawson, Associate Professor	3,900.00	
Assistant Professors:		
N. J. Endicott	2,900.00	
J. R. MacGillivray (paid also $290 for Extension Work and $40 from University Press)	2,900.00	
A. E. Birney (paid also $720 for Extension Work)	2,500.00	
C. T. Bissell, Lecturer (Sessional)	2,000.00	
W. Robbins, Fellow (Sessional)	575.00	
M. Mackinnon, Reader (Sessional)	200.00	
		$ 34,575.00

French

Professors:	
F. C. A. Jeanneret	$ 5,500.00
J. S. Will	5,000.00
St. E. deChamp (paid also $200 for Extension Work)	4,500.00

Associate Professors:		
W. J. McAndrew (paid also $1,000 as Registrar of University College)	$ 3,700.00	
H. L. Humphreys (paid also $420 for Extension Work)	3,600.00	
Assistant Professors:		
R. D. C. Finch	3,450.00	
J. G. Andison (paid also $58 for Extension Work)	3,300.00	
C. D. Rouillard	3,200.00	
Lecturers (Sessional):		
Miss A. C. Cole (paid also $168 for Extension Work)	2,350.00	
G. L. Assie (paid also $200 for Extension Work)	2,000.00	
J. A. Houpert (paid also $520 for Extension Work)	2,000.00	
Miss I. G. Balthazard (paid also $350 for Extension Work)	1,800.00	
Miss M. D. MacDonald (paid also $180 for Extension Work)	1,800.00	
		$ 42,200.00

German

Barker Fairley, Professor, also Head of Department	$ 6,000.00	
Thure Hedman, Associate Professor	4,000.00	
Assistant Professors:		
G. E. Holt	3,450.00	
H. Boeschenstein (paid also $216 for Extension Work)	3,000.00	
Martin Joos, Lecturer (Sessional)	2,100.00	
		$ 18,550.00

Semitics

Professors:		
W. R. Taylor	$ 5,500.00	
T. J. Meek	5,500.00	
Assistant Professors:		
F. V. Winnett	3,000.00	
W. S. McCullough	2,800.00	
Readers (Sessional):		
T. A. M. Barnett	45.00	
R. F. Schnell	55.00	
		$ 16,900.00

Ethics

G. S. Brett, Professor (paid also as Professor of Philosophy and Dean of School of Graduate Studies)	$ 1,000.00	
		$ 1,000.00

University College General

M. W. Wallace, Principal (paid also as Professor of English)	$ 1,500.00	
Miss Marion B. Ferguson, Dean of Women (with living valued at $400)	2,500.00	
W. J. McAndrew, Registrar (paid also as Associate Professor of French)	1,000.00	
Miss E. H. McAndrew, Assistant to the Registrar	1,050.00	
Miss M. Blackburn, Secretary in the Registrar's Office	1,400.00	
Miss C. Tocque, Stenographer in University College	1,400.00	
		$ 8,850.00
		$765,865.42

22. Anthropology

Supplies:		
Photographic Service, slides	$ 7.50	
R.O.M., multigraphing	11.59	
		$ 19.09

23. Applied Mathematics

Supplies and Apparatus ($219.64):		
American Institute of Physics, reprints	$ 14.80	
American Mathematical Society, dues	25.00	
Murdock Stationery, paper	18.00	
Photographic Service, photostats	14.25	
Postage	21.17	
Roneo Co. of Canada, stencils, ink, paper	35.45	
University Press, printing stationery	64.41	
Accounts under $10 (3)	6.68	
Superintendent's Dept., freight, $3.94; labour, $11.04; material, $4.90	19.88	
Clerical Assistance:		
Mrs. Reita Maunder, 38 weeks, 10½ days	354.46	
		$ 574.10

24. Archaeology

Supplies:		
Photographic Service, slides, prints	$ 182.70	
Mr. H. A. Thompson, slides	30.00	
Accounts under $10 (2)	5.94	
		$ 218.64

25. Astronomy

At University:			
Supplies ($150.30):			
Eastman Photographic Stores, Chemicals, films, plates, etc.		$ 18.93	
University Press, stationery, printing		52.42	
Accounts under $10 (5)		27.54	
Superintendent's Dept., telephone .28; material, $51.13		51.41	
At Observatory:			
Supplies and Apparatus ($537.82):			
W. E. Booth Co., photographic plates		26.50	
F. Y. W. Brathwaite, hardware, paint, hose, etc.		24.39	
Canadian General Electric, tungsten wire		21.26	
Central Scientific Co., rheostat, oil, tungsten wire		35.04	
Distillation Products Inc., Pirani gauge		139.06	
Eastman Kodak Co., plates		69.98	
Kinney Mfg. Co. vacuum valve		23.37	
Postage		14.00	
Sheppard & Gill Lumber Co., lumber		24.48	
University Press, printing, stationery		40.07	
Yerex's Electric Radio Service, radio		15.00	
Accounts under $10 (8)		35.79	
Sundry Disbursements by department:			
Hardware, $15.78; freight, .45; books & stationery, $3.30; postage, $1.40; sundries, $9.07		30.00	
Superintendent's Dept. telephone, .45; war tax, $1.90; freight, $31.55; material, $4.98		38.88	
Library, including binding and mending ($200.72):			
Royal Astronomical Society, reprints		39.75	
University of Chicago Press, subscription		11.42	
University Press, binding, books, bulletins		125.34	
Accounts under $10 (5)		24.21	
Attendants and incidentals $(73.62):			
T. McKenzie, caretaker's overtime service		47.50	
Superintendent's Dept., labour, $23.69; material, $2.43		26.12	
		$ 962.46	
Less Door Receipts	$30.00		
Sale of material	7.30		
		37.30	
			$ 925.16

26. Botany

Laboratory and office supplies, labour, etc. ($2,393.56):

Aikenhead Hardware, Ltd. hardware	$ 11.69
Allen Mfg. Co., laundry	34.69
Arthurs Jones Ltd., scratch pads	12.42
W. E. Booth Co., photo plates, slides	54.00
British Drug Houses, chemicals	90.85
Brown Bros. Ltd., folders	51.62
California Botanical Materials Co., slides	11.26
Canadian Laboratory Supplies, glassware, etc.	19.58
Canadian Pad and Paper Co., mimeo paper	107.07
Central Scientific Co., glassware, chemicals, etc.	367.04
Dupont Film Mfg. Corporation, film, safety microcopy	12.50
Eastman Kodak Co., chemicals	13.54
Eastman Photographic Stores, film, plates, etc.	125.36
Fisher Scientific Co., clamps, tubing	86.63
Grand and Toy, stationery	60.15
Gutta Percha and Rubber Ltd., tubing	16.66
Fred W. Halls Paper Co., paper	43.47
J. F. Hartz Co., cover glasses, slides	50.13
Ingram and Bell, cover glasses, cover slips	105.50
Kilgours Ltd., bags, tape	17.30
Mallinckrodt Chemical Works, chemicals	18.89
McIlwraith's Ltd., razor blades	10.50
Office Specialty Mfg. Co., card section, filing cabinet	47.75
Photographic Service, slides, film, etc.	14.25
Postage	76.00
Richards Glass Co., vials, caps, glassware	12.00
Robbins and Townsend, typewriter maintenance	17.40
J. H. Ryan, binding volumes	13.75
Stephen Sales Co., stencils, ink, paper	18.36
G. Tamblyn Ltd., non-absorbent dressing	16.25
Edward Wicki & Co. Inc., dissecting blades	45.77
Will Corporation, boxes	13.80
University Press, stationery, binding, printing	244.74
Accounts under $10.00 (16)	78.99
Sundry Disbursements by department:	
Drugs and stationery, $23.63; hardware, $21.30; supplies, $68.29; telephones, postage, etc., $49.34; sundries, $33.87; travelling, $49.69	246.12
Superintendent's Dept., freight, $79.06; labour, $58.51; material, $89.96	227.53

Herbaria, Bear Island Laboratory ($221.94):

Canadian Pad and Paper Co., paper	15.73
J. Lanoie, repairs	149.00
W. Manger, specimens	15.56
Provincial Treasurer, rental of Bear Island lot	10.00
University Press, printing, stationery	12.20
Accounts under $10.00 (4)	19.45

Botanic Gardens and Greenhouses, supplies and labour, ($2,060.82):

Wm. Bartlett and Son, canvas covers	17.50
W. M. C. Chilton, greenhouse assistant, 12 months	960.00
Gutta Percha and Rubber Ltd., hose	11.39
Mrs. G. S. Hillary, 12 months	800.00
Ocean Chemicals Ltd., fumigating	40.00
W. P. Warner, loam	12.00
E. Webb and Sons, chemicals, sprays	52.60
Accounts under $10 (3)	58.86
Superintendent's Dept., labour, $21.92; material, $86.55	108.47

Apparatus and equipment ($368.09):

Central Scientific Co., batteries, blendor, gauges	70.52
Corning Glass Works, filters	13.77
Kelvinator of Canada Ltd., repairs	86.40

H. V. Steer, apparatus repairs	$ 32.30	
Accounts under $10 (9)	36.21	
Superintendent's Dept., labour, $75.16; material, $53.73	128.89	
	$5,044.41	
Less Credits: Laboratory deposits, $353.55; sale of material, etc., $28.92	382.47	
		$ 4,661.94

27. Chemistry

Maintenance:

Chemistry:

Chemicals, glassware, apparatus, etc. ($9,071.58):

Aikenhead Hardware, tools, files, wrench	$ 51.68
American Institute of Physics, reprints	25.85
Auto Electric Service Co., Ltd., motor	43.05
Belle Ewart Ice and Fuel, ice tickets	110.88
W. E. Booth Co. Ltd., lantern plates	12.30
British Drug Houses, chemicals	142.09
Canada Batteries Ltd., battery	15.88
Canadian Industries Ltd., chemicals	36.83
Canadian Laboratory Supplies, glassware, tubes, heaters, etc.	566.68
Canadian Liquid Air Co., gas, tank rental	33.86
Central Scientific Co., glassware, oil, tongs, etc.	2,463.54
R. H. Chappell, glass blowing	61.90
E. I. Dupont de Nemours & Co., chemicals	10.63
Eastman Kodak Co., chemicals	353.69
T. Eaton Co. Ltd., stools wired, book	88.87
Eck. & Krebs, funnels, condensers, dryers, etc.	46.29
Fayle Coppersmith Works, stability bath	91.00
Flexible Shaft Co. Ltd., mixmaster	28.90
Gutta Percha & Rubber Ltd., tubing	63.70
G. A. Hardie & Co., towels	260.50
Ingram & Bell, glassware, chemicals, crucibles, etc.	583.87
Johnson Matthey & Co., chemicals, platinum	53.15
Mallinckrodt Chemical Works, chemicals	439.03
Medicine Hat Potteries, crocks	14.68
Merck & Co., chemicals	222.13
Mimeograph Co. Ltd., ink, paper, stencils, etc.	188.30
National Drug & Chemical Co., chemicals	39.66
Nichols Chemical Co., chemicals	249.32
Ohmite Mfg. Co., rheostats	14.08
Ontario Cork Co., corks	191.27
Ontario Research Foundation, chemicals	15.30
Postage	71.00
Mrs. J. Snowalter, stock & dies	12.00
Superior Electric Ltd., plates, coils, asbestos, etc.	68.56
Thermos Bottle Co. Ltd., jars & fillers	27.17
Underwood Elliott Fisher, repairs	18.25
Vicking Distributing Co., ether	26.00
Vitrolite Products of Canada, vitrolite	11.95
Walker Metal Products, wire	12.82
Wall Chemicals Ltd., oxygen	142.17
Will Corporation, pyrometer, etc.	28.98
Williams & Wilson Ltd., elements	132.00
University Press, printing, stationery, reprints	709.12
Accounts under $10 (34)	156.86

Sundry Disbursements by department:

Stationery & drugs, $42.54; hardware, $65.25; supplies, $48.53; sundries, $60.17; postage, $11.38	227.87
Superintendent's Dept., freight, $156.36; telephones, $4.39; labour, $173.20; material, $573.97	907.92

Repairs and Renewals ($539.13):

Accounts under $10 (3)	13.16
Superintendent's Dept., labour, $319.07; material, $206.90	525.97

Clerical Assistance ($145.40):

W. Banton, 87½ hours	$ 35.00	
David Edson, 151 hours	60.40	
R. Fortescue, 62 hours	31.00	
Miss E. E. Kremer, 2 days	10.00	
Miss I. Lounsbury, 1 day	3.00	
Mrs. I. Stephens, 2 days	6.00	
	$ 9,756.11	
Less credits: laboratory deposits, $3,515.47; sale of material, etc., $45.33; materials returned $8.00	3,568.80	
		$ 6,187.31

Physical Chemistry:

Supplies, Chemicals, etc.:

Baker Platinum of Canada, platinum lids	$ 36.80	
Beardmore & Co. Ltd., belting, etc.	13.18	
Canadian Laboratory Supplies, glassware, chemicals, slides	75.99	
Canadian National Carbon Co., spectroscope	47.56	
Carpentry and Repair Service, shelf	27.00	
Central Scientific Co. of Canada, tubing, balances evaporating discs	108.33	
R. H. Chappell, glassblowing	40.00	
Corning Glass Works, glassware	11.30	
Flexible Shaft Co. Ltd., motor	28.90	
J. F. Hartz Co. Ltd., chemicals	21.60	
Instruments Ltd., graphite rods	57.30	
Johnson Matthey & Co. (Can.) Ltd., platinum discs	16.88	
Merck & Co., chemicals	12.03	
Ohmite Mfg. Co., rheostat	13.17	
E. H. Sargent, pyrex, stoppers	30.61	
Scientific Glass App. Co. glass	21.33	
Accounts under $10 (12)	66.12	
Superintendent's Dept., freight, $8.81; labour, $6.95; material, $4.05	19.81	
		$ 647.91

Electro Chemistry:

Supplies and Apparatus:

British Drug Houses, chemicals	$ 178.76
Canadian Asbestos Ontario Ltd., asbestos paper, asbestos millboard	14.37
Canadian Batteries Ltd., batteries	12.61
Canadian Laboratory Supplies, apparatus, emery paper, cork borer, filter paper	916.35
Canadian Liquid Air Co., rental of cylinder, gas	12.68
Canadian Research Institute, repairs, rewiring, motor	42.35
Central Scientific Co. of Canada, valves	12.35
T. Eaton Co., jig-saw, blades	10.89
G. A. Hardie & Co. Ltd., towels, wipers	79.95
Littlefuse Inc., mountings, fuses	23.17
H. N. MacFarland, glass blowing	15.00
McBain Foundry, weights	41.47
W. R. McKee, repairing & recalibrating motors	13.30
Geo. A. Matthews Co. Ltd., repairs to motor, motors	117.50
Photographic Service, slides, prints, photostats	52.81
Radio Trade Supply Co., cutter, chassis, condensers, clips, meters, etc.	228.29
Richardson Bond and Wright Ltd., lists	21.44
Synthetic Drug Co., bottles	24.00
Wall Chemicals Ltd., oxygen	16.50
Wholesale Radio Co., sockets, tubes, transformer, controls, etc.	26.16
University Press, printing, stationery	16.67
Accounts under $10 (11)	62.68
Sundry Disbursements by department:	
Stationery and drugs, .91; hardware, $1.90; supplies, $3.27; stamps & carfare, $3.96; sundries, $9.17	19.21
Superintendent's Dept., freight, $5.88; labour, $60.37; material, $303.50	369.75
	$ 2,328.26

Less Credits: Laboratory deposits, $37.30; sale of material, $124.30	$ 161.60	
		$ 2,166.66

Organic Chemistry Research:

Supplies, apparatus and equipment:

Allen Mfg. Co., laundry	$ 17.45	
Baker Platinum of Canada, chemicals	42.00	
British Drug Houses, chemicals	388.61	
Canadian Laboratory Supplies, furnaces, glassware	200.57	
Central Scientific Co., chemicals, corks, tubing, apparatus	757.09	
Fisher Scientific Co. Ltd., glassware, tubes	68.93	
Glidden Co., chemicals	67.90	
A. S. Hunt, funnel, glass blowing	12.00	
Ingram and Bell Ltd., reagent bottles	28.44	
Journal of Biological Chemistry, reprints	11.05	
Mack Printing Co., reprints	11.84	
Microchemical Service, combustion stove and control	97.26	
Maurice A. Knight, jar	32.25	
Pfanstiehl Chemical Co., chemicals	46.23	
Miss Shirley Platt, chemical analyses	151.00	
Robbins and Townsend, typewriter	85.00	
Waverly Press Inc., reprints	21.87	
University Press, printing, stationery	28.96	
Accounts under $10 (10)	54.31	
Sundry disbursements by department:		
Stationery & drugs, $2.53; hardware, $12.22; supplies, $11.34; stamps & postage, $7.97; sundries, $15.18	49.24	
Superintendent's Dept., freight, $42.22; labour, $70.97; material, $169.85	283.02	
		$ 2,455.02
		$ 11,456.90

28. Fine Art

Equipment:

Artists Supply Co. colours, brushes, chalk, etc.	$ 21.25	
Comrie Lumber Co. lumber	13.80	
T. Eaton Co. prints	52.28	
Grand & Toy stationery	8.65	
Superintendent's Dept., labour $7.90, material $3.74	11.64	
		$ 107.62

Slides, Journal and Stationery, Use of Lantern and Operator:

Artists Supply Co., colors, brushes, chalk, etc.	$ 114.40	
Canadian Art Laboratory, paints	14.11	
Prof. C. F. Comfort, studio rental	160.00	
Museum of Modern Art, dues	11.28	
Photographic Service, Lantern service, slides	352.60	
Postage	34.31	
Pringle & Booth Ltd. photostats	16.32	
A. G. Sherman, cartage	10.50	
University Press, stationery	61.43	
Accounts under $10 (8)	37.14	
Sundry Disbursements by Dept.	135.00	
Superintendent's Dept., freight, $5.02, labour, $7.10; material, $4.76	16.88	
		$ 963.97
		$ 1,071.59

29. Geography

Maintenance ($241.12):

Denoyer-Geppart Co. maps	$ 15.35
Mimeograph Co., paper, ink	13.81
Photographic Service, slides	21.10
Charles Potter, prefocus lamps	23.60
University Press, stationery, printing	92.61
Accounts under $10 (6)	24.53
Sundry disbursements by department	20.00
Superintendent's Dept., freight, $3.13; labour, $15.63; material, $11.36	30.12

Apparatus and Furniture ($261.97):		
Central Scientific, delineascope	$ 139.89	
Office Specialty Co., cabinet	118.00	
Charles Potter, slide covers	4.00	
Superintendent's Dept., freight	.08	
	$ 503.09	
Less—Donation toward purchase of delineascope by G. L. P. Grant-Suttie Esq.	100.00	
		$ 403.09

30. Geology

Maintenance and equipment including mechanical assistance in preparing specimens ($578.67):		
Canadian Carborundum, abrasive powder	$ 17.02	
Central Scientific Co., bulbs, glassware, etc.	24.70	
Corman Engineering Co., iron taps	16.85	
J. B. Farnworth, electric apparatus	15.00	
Ingram & Bell Ltd., canada balsam	14.25	
Musto-Kecciau Co., blades	24.83	
Office Specialty Co., cards, chairs, etc.	91.30	
Photographic Service, slides	17.20	
Postage	5.00	
Radio-Trade Supply Co., micrometer, etc.	43.37	
Underwood Elliott Fisher, rebuilt typewriter	67.50	
University Press, stationery	78.57	
Accounts under $10 (10)	33.15	
Superintendent's Dept., freight, $15.00; labour, $89.05; material, $25.88	129.93	
Summer Field Work, travelling expenses, etc. ($254.14):		
W. N. Ingram, expenses, field-trip	36.98	
Professor Moore, instruction honorarium, etc.	109.30	
Dr. W. S. Okulitch, instruction honorarium	62.27	
Thos. Pocklington, repair compasses, etc.	19.50	
Accounts under $10 (4)	20.96	
Superintendent's Dept., labour, $4.67; material, .46	5.13	
	$ 832.81	
Less credits: Sale of material	4.30	
		$ 828.51

31. History

Class room supplies ($306.68):		
Mimeograph Co., stencils, paper, etc.	$ 28.27	
Postage	26.00	
Robbins and Townsend, Remington typewriter $143.78 less allowance on turned in typewriter $12.50, inspections $6.60	137.88	
Serial Map Service, map service	11.04	
University Press, printing, stationery	88.16	
Accounts under $10 (3)	9.15	
Sundry disbursements	5.00	
Superintendent's Dept., freight, .25; labour, .93	1.18	
Secretarial Assistance:		
Miss F. C. Hahn, 9 months	900.00	
Research Expenses ($38.40):		
Miss H. L. Davidson, travelling expenses	14.65	
Father V. Jensen, travelling expenses	9.10	
W. T. Ryan, travelling expenses	14.65	
		$ 1,245.08

32. Italian and Spanish

Supplies and Clerical Assistance:		
Robbins & Townsend, inspection, ribbons	$ .60	
University Extension, mimeograph supplies	3.00	
University Press, stationery	8.74	
Clerical Assistance, Miss E. Rugg	187.28	
		$ 199.62

33. Law

Office and class room supplies:		
Postage	$ 63.50	
University Press, printing, stationery, furniture	69.60	
		$ 133.10

34. Mathematics

Supplies and Apparatus ($151.69):		
American Mathematical Society, portion of dues	$ 50.00	
D. Gestetner, stencils	77.61	
Robbins & Townsend, inspection	1.00	
University Press, stationery	19.76	
Superintendent's Dept., freight	3.32	
Clerical Assistance ($81.40):		
W. C. G. Fraser	8.40	
John Somoloff	73.00	
		$ 233.09

35. Military Studies

Office and General Expenses:		
Wm. Clowes & Sons Ltd., Army Quarterly	$ 6.89	
J. M. Dent & Son Ltd., subscription "Information and Foreign Affairs"	6.00	
Robbins & Townsend, inspection and ribbons	6.00	
University Press, text books, printing, stationery	28.62	
		$ 47.51

36. Mineralogy

Maintenance and equipment ($636.94):			
American Society for testing cards for X-ray		$ 55.78	
Miss Lucy Birkett, typing research papers		10.80	
Canadian Laboratory Supplies, test tubes		49.70	
Walter A. Carveth & Co., microscope repairs		43.50	
Central Scientific Co., pump oil, etc.		44.15	
Eastman Photographic Stores, X-ray developer, etc.		13.01	
H. S. Hunt, glass blowing and repairs		27.00	
Ingram & Bell, first aid kits, etc.		21.79	
Johnson Matthey & Co., forceps, etc.		20.65	
John H. Klein & Co., charcoal		29.88	
Mrs. Katherine W. Peacock, typing research papers		18.25	
Photographic Service, prints, etc.		29.90	
Postage		4.00	
University Press, note books, etc.		57.60	
Ward's Natural Science Establishment, specimens		37.74	
Accounts under $10 (14)		61.95	
Superintendent's Dept., freight, $18.55, labour, $32.71; material, $59.98		111.24	
Alterations, Partitions and repairs:			
Superintendent's Dept., labour, $87.87; material, $37.25		125.12	
		$ 762.06	
Less Credits: Sales of materials	$ 53.60		
Laboratory deposits	62.25		
		115.85	
			$ 646.21

37. Philosophy

Supplies, Clerical Assistance, etc.:		
Miss H. DesBrisay, typing reports	$ 73.75	
Photographic Service, slides and service	11.00	
University Press, examination book	21.09	
		$ 105.84

38. Physics

Laboratory and Workshop Supplies ($7,468.58):

Aikenhead Hardware Co., washers, varnish, etc.	$ 257.16
Alexander & Cable Lithographing Co., engraving bronze plate	18.36
Sherman Ainslie, wire	29.40
Allen Mfg. Co., laundry	28.63
Anaconda American Brass, brass	232.96
Auto Electric Service Co., connectors and connection	12.60
Bakelite Corp. bakelite tubing	16.81
W. E. Booth Co., film plates, etc.	174.83
British Drug Houses, chemicals	126.26
Canada Metal Co., solder	95.45
Canada Name Plate & Mfg. Co., names	48.31
Canada Wire & Cable, copper, wire, etc.	19.42
Canadian Carborundum Co. abrasive cloth, etc.	20.32
Canadian Electric Supply, batteries, condensors	306.57
Canadian General Electric Co., lamps, bulbs, etc.	189.74
Canadian Industries Ltd., cavalprene	13.52
Canadian Johns Manville, tranzite	13.24
Canadian Laboratory Supplies, tubing, etc.	173.97
Canadian Liquid Air, gas	156.00
Canadian National Carbon Co., carbons, etc.	59.70
Canadian Pacific Railway, freight	15.25
Canadian Tire Corp. switches	25.14
Central Scientific Co., forceps, cylinders, etc.	505.75
Codex Book Co., Incorporated, chart paper	18.12
Corning Glass Works, filters	43.24
Coulter Copper & Brass Co., crucibles, nickel	29.72
G. Cussons Ltd., brushes, spring balances	33.20
Diamond State Fibre Co., fibre, rod and tubing	13.38
Dominion Oxygen Co., oxygen	123.39
Eastman Photographic Stores, X-ray film, etc.	50.35
T. Eaton Co., folders, rubber cement, etc.	33.70
Electrical Engineering Dept., wire and cable	19.20
Exide Batteries, batteries	97.59
J. B. Farnworth, machine work	30.00
Fidea Co., repair chrometer, etc.	32.50
Thos. Firth & John Brown, steel	10.25
Fisher Scientific Co., thermometers	33.28
D. M. Frazer, charts	22.74
Fulton Sylphon Co., bellows	42.74
General Radio Co., condensor, resistors	32.43
Griffin & Tatlock, spring balances	87.75
Gutta Percha & Rubber Ltd., rods, tubing	52.16
Halaid Co., records	101.36
Handy & Harmon, alloy	17.61
Herlock & Radiman, tubes	22.44
Adam Hilger, electrodes, etc.	111.46
Imperial Oil Co., oil	22.40
International Resistor Ltd., resistors	29.55
Johnson Matthey & Co., gold wire	13.25
Lake Simcoe Ice & Fuel, ice	53.01
Leeds & Northrup, meters	10.87
Monarch Belting Co., belting	19.10
Moyer School Supplies, chalk, etc.	11.00
McBain Foundry, castings	15.06
Nicholls Chemical Co., caustic soda	22.00
Norwalk Co., cores	60.22
Peckovers Ltd., steel, etc.	35.90
Thos. Pocklington, charts, graph paper	25.25
Photographic Service, slides, prints	23.14
Arnold Pitt, repairs	1,075.00
Postage	46.86
Pratt & Whiting, tools, drills	54.20
Railway Engineering Specialty Co., gauges, nuts, etc.	139.74
Reinberg Ltd., seals	17.10
Research Enterprises, thyratron	16.14
Richard Glass Co., glassware	35.64
Robbins & Townsend, inspections, ribbons	12.00
Roneo Co. of Canada Ltd., stencil, paper	77.05

R.O.N., pedestal	$ 120.00
Smith Belting Co., ventilator fan	24.00
Mrs. M. Stirrett, drafting	18.70
Stupakoff-Ceramic & Co., insulcon glowers	23.86
Taylor Instrument Co., thermometers	11.52
Toronto Armature Co., repairs to motor	43.35
Toronto Hydro Electric System, service	160.96
University Press, printing, stationery	601.97
Walker Metal Products, wire	29.87
S. S. White Dental Co., resistors	31.21
Wholesale Radio Co., rheostats, etc	105.74
Accounts under $10 (39)	196.80
Sundry Disbursements by Department:	
Stationery $10.40; hardware $10.00; supplies $19.60	40.00
Superintendent's Dept., telephone $2.46; freight $195.67; labour, $122.60; material, $327.39	648.12
Laboratory and Workshop assistance ($6,466.68):	
A. Bannister, 9 weeks	108.00
Robert L. Beale, 5 weeks, 7 days, 4 hours	1,462.15
W. Burridge, 36 weeks	432.00
Jas. Coxson, 12 weeks, 4 days	152.00
M. Devitt, 41 weeks, 2 days	512.00
James Dowsley, 160 hours	128.00
John Farnworth, 1,769 hours	1,451.00
Alex. Ledingham, 9 weeks, 4 days	116.00
J. H. Lowther, 15 weeks, 5 days	190.00
Hin Lew, 1 month	150.00
Wm. McDowell, 8 weeks, 4 days	104.00
L. E. McHattie, ½ month	62.50
R. McLean, 32 weeks	384.00
Jos. McMahon, 8 weeks, 2 days	100.00
J. R. Neill, part time services	100.00
Anthony Newman, 6 weeks, 1 day	74.00
Albert Owen, 104 hours	104.00
R. J. Stephenson, 20 days	80.65
James Ward, 251¾ hours	169.88
Douglas Welch, 20 weeks, 7 days	270.00
G. Williams, 20 weeks	240.00
G. Woodward, 85 hours	76.50
Special Laboratory Alterations and Replacements:	
Superintendent's Dept., labour, $395.81; material, $104.20	500.01
Apparatus ($1,158.07):	
Aikenhead Hardware, vise	14.70
Canadian General Electric, fluorescent lamps, etc	52.47
Canadian Laboratory Supplies, medenburner	26.86
Walter A. Carveth & Co., condensor	80.50
Central Scientific Co., transformer, rheostat	236.53
G. Cusson Ltd., Fletcher Trolley apparatus	164.69
A. Gallenkamp Ltd., retractometer	48.94
General Radio Co., variac	44.40
Griffin & Tatlock Ltd., gyroscope-resonance tubes	90.53
J. J. Hicks, barometer	10.35
E. Hoffman, motor	7.50
Arthur Jackson Machine Tool Co., gauge block	34.90
Milton-Thompson Electric, motors	19.60
J. H. Rider Machinery Co., universal chuck	115.00
Wholesale Radio Co., electric convertor	66.76
Windeler Electric Co., motors	30.00
Superintendent's Dept., labour, $51.81; material, $62.53	114.34
Experimental tables, cases, books, charts, fittings, etc. ($640.89):	
American Institute of Physics, textbooks	30.03
American Journal of Science, reprints	29.68
Bell Telephone Co., textbooks	15.00
Engineering, Subscription	13.30
General Office Furniture Co., file	37.00
McMillan & Co., subscription	20.39
University Press, text books, etc	104.41
Accounts under $10 (7)	29.27
Superintendent's Dept., labour, $314.66, material, $47.15	361.81

Research Associates:			
L. T. Newman, 12 months		$ 2,062.50	
N. B. Keevil, 6 months		1,800.00	
Research Assistance:			
J. H. L. Watson, 12 months		1,228.33	
T. J. P. Consitt, 6 months		1,050.00	
J. W. Dale, 1 month, 12 days		104.03	
R. T. Errington, 6 months		900.00	
		$23,379.09	
Less credits: laboratory deposits, $774.50; sale of material, etc. $5,848.55		6,623.05	
		$16,756.04	
Charged to:			
McLennan Laboratory, Research Fund	$4,056.47		
Hans Lundberg Fund	2,612.49		
Dept. National Defence for Naval Service	1,290.00		
Geophysics Fund	625.00		
Research Enterprise	172.50		
		$ 8,756.46	
			$ 7,999.58

39. Political Economy

Office and Classroom Supplies and Equipment ($589.00):		
Grand and Toy Ltd., type cleaner, paper, filing cases	$ 17.00	
Letter Shop Supply Co., stencils	17.25	
Jos. McDowell & Co., repairs to calculators	37.27	
Postage	120.50	
Robbins & Townsend, inspection, ribbon	25.00	
Roneo Co. of Canada, ink, paper, stencils	62.50	
University Press, printing, stationery	196.65	
Accounts under $10 (16)	69.16	
Sundry Disbursements:		
Telegrams, $15.14; supplies, $10.13; sundries, $4.73	30.00	
Superintendent's Dept., freight, $1.39; telephone, $10.68; labour, $1.58; material, $ .02	13.67	
Clerical Assistance ($1,770.00):		
Miss E. J. McKee	1,050.00	
Miss C. W. McNeill	720.00	
		$ 2,359.00

40. Psychology

Supplies ($1,087.88):	
Brown Bros. Ltd., staples	$ 13.38
D. Gestetner Ltd., stencils, ink	139.20
Houghton Mifflin, test material	10.70
Joseph Kopas, equipment, vocational interest test	13.50
Kelly Feed and Seed Co., fox chow, feed	45.90
Photographic Service, slides, film, developing	21.80
Postage	53.00
Robbins and Townsend, inspection, repairs, staples	13.95
Ryerson Press, binders, book pockets, cards	22.11
John B. Smith & Sons, lumber	17.97
University Press, printing, stationery	362.22
Accounts under $10 (25)	93.45
Sundry Disbursements by Dept., drugs, $23.92; animal feed, $5.59 sundries, $2.38	31.89
Superintendent's Dept., telephone, $8.49; freight, $61.40; labour, $26.58; material, $152.34	248.81
Apparatus and Equipment ($609.73):	
Beardmore and Co., belting	18.37
Central Scientific Co., counters	25.68
Arthur Jackson Machine Tool Co., chronometer	2.35
Office Specialty Mfg. Co., cabinets	46.91

Frank Rieber Inc., recorder, records	$ 455.39	
University Press, printing, stationery	36.80	
Superintendent's Dept., material	24.23	
Clerical Assistance:		
Mrs. W. Mussen, 12 months	1,200.00	
Laboratory Attendance ($1,550.00):		
Miss G. Evans, 12 months	400.00	
Miss D. D. Hearn, 12 months	1,150.00	
Laboratory Cleaning ($88.84):		
D. G. LeRay	60.00	
Superintendent's Dept., labour	28.84	
	$ 4,536.45	
Less Credits:		
Rockefeller School of Nursing	100.00	
		$ 4,436.45

41. Zoology (formerly Biology)

Laboratory and Lecture Room supplies ($4,061.42):	
Aikenhead Hardware, asphaltum, hardware, etc.	$ 69.66
Allen Mfg. Co., laundry	97.48
Atlas Radio Corp., photo cells	13.80
Associated Screen News, films	60.00
Barber-Ellis Co., mimeograph paper, envelopes, etc.	103.04
Biological Supply Co., specimens	217.63
W. E. Booth Co., photo plates	30.86
F. J. Burns & Co., frogs	69.33
Burrell Technical Supply Co., oxsorbent	25.25
Canadian Electric Supply Co., tubes, transformers	32.03
Canadian General Electric Co., wire, chromel wire, etc.	69.31
Canada Packers, beef livers	27.36
Walter A. Carveth, attachments for camera	84.75
Central Scientific Co., glassware, chemicals, etc.	560.46
R. H. Chappell, glass blowing	21.15
Miss A. E. Daws, used microscope	125.00
Dominion Glass Co., jars, caps	36.54
T. Eaton Co., materials	43.65
Eastman Kodak Co., acid-chemicals	36.91
Eastman Photograph Stores, plates, process plates	78.56
Eimer & Amend, chemicals	14.03
C. Emmett, rabbits, etc.	297.50
Faurot Protective Identification System, pads, paper	24.28
Fisher Scientific Co., culture, dishes, etc.	32.99
Freyseng Cork Co., corks	15.19
General Biological Supply Co., specimen supplies	166.60
D. Gestetner Ltd., stencils	63.20
J. F. Hartz Co., rubber gloves, petri dishes	54.94
Halliday Flint Glass Works, shells and cork	17.28
Hudson Specialties, motors	17.76
Ingram & Bell Ltd., carbolic-acid, screens, drugs, etc.	47.99
Lake Simcoe Ice and Fuel Co., ice	11.00
Leeds and Northrup, element	12.52
Lowe Martin Co., cards	10.66
E. Matchett & Son, springs, etc.	182.46
Mallinckrodt Chemical Works, mercury	36.58
Marine Biological Supply House, specimens	12.83
Medicine Hat Pottery, crocks, covers	34.21
Murphy's Drug Store, films, etc.	152.47
Ontario Agricultural College, eggs	11.80
Ralston Purina Co., feed	48.97
Leslie A. Prince, skeleton, material	60.00
Royal Ontario Museum, hand books	41.00
J. H. Ryan, binding volumes	51.00
Postage	21.50
Max Scheerle, lens for leitz camera	62.50
Stephens Sales Co., paper	10.00
Southern Biological Supply Co. Inc., specimens	273.12

Taylor Instrument Co., charts		$ 23.00	
Arthur H. Thomas, calipers		37.40	
Wistar Institute of Anatomy & Biology, reprints		12.99	
Wholesale Radio Co., switches, etc		93.83	
University Press, printing and stationery		362.86	
E. M. Walker, petty cash		40.00	
Accounts under $10 (25)		119.76	
Sundry Disbursements by Department:			
Stationery, etc. $20.00; sundries, $70.00		90.00	
Superintendent's Dept., freight, $261.70, labour, $27.83; material, $635.70		925.23	
		$ 5,292.22	
Less Credits: Sale of material	$ 146.20		
Laboratory deposit	1,084.60		
		1,230.80	
		$ 4,061.42	
Furnishings, fittings and new equipment ($1,501.54):			
Bay Salvage Co., card cabinets		$ 12.50	
Canadian Laboratory Supplies, precision still-tank		279.89	
Central Scientific Co., forceps, scalpels, etc		52.13	
T. Eaton Co., vacuum cleaner, etc		91.88	
J. F. Hartz Co., instrument table, hydrometer, etc		106.25	
Mitchell & McGill, file and transfer case		38.25	
Moses Co., electric fan		31.53	
Office Specialty Mfg. Co., card sections		88.58	
Robbins & Townsend, typewriter		75.00	
Accounts under $10 (6)		38.36	
Superintendent's Dept., labour, $385.19; material, $301.98		687.17	
Incidentals ($417.44):			
Dominion of Canada General Insurance Co., camera Floater policy		20.00	
P. R. Mack & Son, dater stamp, ink		12.15	
Robbins & Townsend, ribbons, etc		29.30	
Stanley South, dusting books in library		10.00	
University Press, stationery		206.40	
Postage		67.00	
Accounts under $10 (16)		72.59	
Marine Laboratories, collecting:			
W. J. LeRay		50.00	
			$ 6,030.40

42. University College Departments

Class room supplies:		
Classics ($94.79):		
Ginn and Co	$ 2.31	
John Hopkins Press, reports	3.18	
Miss C. E. Stubbs, clerical assistance	35.00	
University of Chicago Press, reprints	7.50	
University Press, printing, stationery	46.57	
Superintendent's Dept., war tax	.23	
English ($13.50):		
University Press, stationery	13.50	
French ($88.83):		
G. Ducharme, books	3.50	
University Press, printing, stationery	85.03	
Superintendent's Dept., war tax	.30	
German ($61.01):		
Postage	2.00	
University Press, printing, stationery	58.76	
Superintendent's Dept., war excise tax	.25	
Semitics ($47.71):		
F. Stark, lantern service	3.00	
University Press, printing stationery	44.71	
		$ 305.84

43. University College General Expenses

Office Supplies, stationery, printing, and incidentals ($660.32):		
Advertisers Engraving Co., cuts for year book	$ 54.00	
D. Gestetner Ltd., stencils, paper	120.10	
Postage	148.00	
Robbins and Townsend, inspection, feed rolls, rebuilt typewriter	98.60	
The Undergraduate, 200 copies	30.00	
University Press, printing, stationery	187.57	
Accounts under $10 (4)	18.25	
Superintendent's Dept., labour	3.80	
Messenger Service:		
Arthur Smith, 40 weeks, 3 days	445.50	
Sundry Expenses of the Principal ($236.23):		
Robt. Simpson Co., catering	162.73	
U.C. Alumni Association, reunion dinner	40.00	
U.C. Women's Union, graduate tea	27.00	
Accounts under $10 (2)	6.50	
		$ 1,342.05

44. Baldwin House (History)

Light		$ 215.03	
Fuel, Halliday Bros		664.42	
Gas, $15.03; water, $29.08		44.11	
Caretaker's Supplies:			
Superintendent's Dept., material		53.63	
Cleaning and furnaceman ($531.48):			
Allen Mfg. Co., laundry		4.10	
Co-operative Window Cleaning Co.		9.00	
J. Harkness, 61 days		35.07	
G. Town, overtime		62.00	
Superintendent's Dept., labour		421.31	
Repairs and Renewals:			
Superintendent's Dept., labour, $430.07; material, $87.57		517.64	
Caretaker:			
G. A. Town, 12 mos.		1,400.00	
		$ 3,426.31	
Less light charged to Central Power Plant	$215.03		
Credit for cleaning	97.50		
Charged to T.F. Dominion Government Grant Navy Technical Class No. 3, for cleaning, $30.00; caretaker's supplies, $10.00; gas, $5.00; light, $20.00	65.00		
		377.53	
			$ 3,048.78

45. Biological Building (Department of Zoology)

Heat and Light	$ 3,517.87
Gas, $83.05; water, $363.08	446.13
Caretaker's supplies:	
Superintendent's Dept., material	219.81
Cleaning ($2,090.99):	
Allen Mfg. Co., laundry	14.10
White Window Cleaning Co.,	25.00
A. J. Wright, overtime	.50
Superintendent's Dept., labour	2,051.39
Repairs and Renewals ($2,236.30):	
Wm. Bartlett & Son, shades	12.25
T. Eaton Co. Ltd., chintz	6.43
A. Moody, repairing chairs	4.00

Patterson and Heward, brass sign		$ 40.50	
John Smith, repairing and recovering chairs		11.00	
Superintendent's Dept., labour, $1,789.94; material, $372.18		2,162.12	
Caretaker, A. J. Wright, 12 mos. (with rooms, heat, and light valued at $300.00)		1,200.00	
		$ 9,711.10	
Less heat and light charged to Central Power Plant	$3,517.87		
Sundry credits: cleaning	31.15		
		3,549.02	
			$ 6,162.08

46. Botanical Building

Heat and Light		$ 4,813.88	
Gas, $61.35; fuel oil, $43.75; water, $251.83		356.93	
Caretaker's Supplies:			
Superintendent's Dept., material		198.06	
Cleaning ($2,351.16):			
Allen Mfg. Co. Laundry		16.00	
W. V. Walker, overtime		113.25	
White Window Cleaning Co.		45.00	
Superintendent's Dept., labour		2,176.91	
Repairs and Renewals ($1,892.04):			
Wm. Bartlett & Sons, shades and repairs		23.00	
Canadian Powers Regulator, checking controls		10.70	
City Treasurer, elevator license		5.00	
Service Station Equipment Co. servicing oil burner		3.00	
Supreme Boiler and Engineering, supplying and installing tubes		13.00	
Superintendent's Dept., labour, $1,529.67; material, $307.67		1,837.34	
Caretaker, W. V. Walker, 12 mos.		1,400.00	
		$11,012.07	
Less heat and light charged to Central Power Plant	$4,813.88		
Sundry credits: cleaning	176.75		
Imperial Oil Co., transfer	43.75		
		5,034.38	
			$ 5,977.69

47. Chemical Building

Heat and Light		$ 3,994.31	
Gas, $630.82; water, $723.20		1,354.02	
Caretaker's Supplies:			
Superintendent's Dept., material		242.70	
Cleaning ($2,036.47):			
Allen Mfg. Co., laundry		19.50	
R. Fortescue, overtime		37.00	
White Window Cleaning Co.		20.00	
Superintendent's Dept., labour		1,959.97	
Repairs and Renewals ($2,171.43):			
Wm. Bartlett and Son, shades		55.82	
City Treasurer, cost of packing valve in water main		8.65	
Thos. Pocklington Ltd., repairing balance		18.00	
Superintendent's Dept., labour, $1,467.13; material, $621.83		2,088.96	
Caretaker (paid as laboratory assistant, with rooms, heat and light valued at $420.00 chargeable against building and included in above)		......	
		$ 9,798.93	
Less heat and light charged to Central Power Plant	$3,994.31		
Sundry Credits, cleaning	55.00		
Dominion Government Grant Chemistry, Gordon, C1000-27, gas	200.00		
		$ 4,249.31	
			$ 5,549.62

48. David Dunlap Observatory

Fuel:			
Halliday Bros.		$ 583.40	
Electric Current		732.98	
Caretaker's Supplies:			
Superintendent's Dept., material		42.61	
Repairs and Renewals:			
Superintendent's Dept., labour, $387.89; material, $87.16		475.05	
Sundries ($1,209.50):			
Bell Telephone Co., telephone		54.00	
Salem's Garage		6.95	
Superintendent's Dept., freight, $2.78; labour, $1,086.78; material, $58.99		1,148.55	
Caretaker, T. Mackenzie, 12 mos. (with house valued at $15.00 per month)		900.00	
		$ 3,943.54	
Less credits: light, water, etc.		72.00	
			$ 3,871.54

49. Economics Building

Light		$ 6.00	
Fuel ($1,925.00):			
Halliday Bros.		1,924.37	
Superintendent's Dept., labour		.63	
Gas, $104.72; electric current $1,279.29; water, $102.23		1,486.24	
Caretaker's Supplies:			
Superintendent's Dept., material		310.56	
Cleaning and Furnacemen ($2,989.48):			
Allen Mfg. Co., laundry		18.40	
J. McCormack, overtime		74.75	
J. McIntyre, 8 weeks, 17 days		261.87	
W. Van Ark, overtime		7.00	
White Window Cleaning Co.		32.00	
N. Young, 5 weeks, 10 days		147.86	
Superintendent's Dept., labour		2,447.60	
Repairs and renewals ($2,048.90):			
Wm. Bartlett & Son, shades		51.08	
Livingston Stoker Sales Co., parts, repairing		237.63	
Patterson and Heward		40.50	
G. F. Sterne & Sons, floor hardener crystals		56.70	
Superintendent's Dept., labour, $1,062.41; material, $600.58		1,662.99	
Caretaker, J. McCormack, 12 mos.		1,350.00	
		$10,116.18	
Less light charged to Central Power Plant	$ 6.00		
Sundry credits: cleaning, caretaker's supplies, etc.	175.95		
		181.95	
			$ 9,934.23

50. McLennan Laboratory (Physics)

Heat and light	$ 8,598.75	
Gas, $224.21; water, $338.36	562.57	
Caretaker's Supplies:		
Superintendent's Dept., material	363.71	
Cleaning ($3,949.91):		
Allen Mfg. Co. laundry	83.00	
Co-operative Window Cleaning Service	43.00	
High Park Window Cleaners	5.00	
H. Hill, overtime	42.50	
Superintendent's Dept., labour	3,776.41	

Repairs and Renewals ($7,672.72):			
Wm. Bartlett & Son, shades		$ 5.96	
Brooks Marble and Tile Co., replacing tiles		11.75	
City Treasurer, elevator license		5.00	
Johnson Temperature Regulating Co. of Canada		8.88	
Turnbull Elevator Co. removing old gates, etc. and installing new ones		357.00	
Superintendent's Dept., labour, $4,157.78; material, $3,126.35		7,284.13	
Caretaker, H. Hill, 12 mos.		1,550.00	
		$22,697.66	
Less heat and light charged to Central Power Plant	$8,598.75		
Credit for cleaning	49.75		
Charged to T.F. Dominion Government Grant Navy Technical Class, for cleaning, $312.50; caretaker's supplies, $125.00; gas, $37.50; water, $62.50; light, $87.50; repairs and renewals, $250.00	875.00		
Charged to T.F. Dominion Government Grant Radio Technicians Course, for cleaning, $2,360.00; caretaker's supplies, $585.00; gas $175.00; water $205.00; light, $3,520.00; repairs and renewals, $5,055.00	11,900.00		
		21,423.50	
			$ 1,274.16

51. Military Studies Building (119 St. George Street)

Fuel ($697.25):			
Halliday Bros.		$ 690.70	
Elias Rogers		6.55	
Water		15.84	
Electric Current		349.36	
Caretaker's Supplies:			
Superintendent's Dept., material		71.87	
Cleaning ($1,314.94):			
Allen Mfg. Co., laundry		9.50	
Co-operative Window Cleaning Service		9.00	
N. Morrison, overtime		74.00	
Superintendent's Dept., labour		1,222.44	
Repairs and Renewals ($743.94):			
Howard Air Conditioning and Heating Ltd., belt		3.08	
Superintendent's Dept., labour, $518.18; material, $222.68		740.86	
		$ 3,193.20	
Less Credits: cleaning and light	$152.00		
Repairs and renewals	5.00		
C.O.T.C. share of cost	119.20		
		276.20	
			$ 2,917.00

52. Psychology Buildings

Light	$ 108.67
Fuel ($1,076.60):	
Halliday Bros. Ltd.	1,045.56
Milnes Coal Co.	11.75
Superintendent's Dept., labour	19.29
Electric Power	188.10
Gas, $18.00; water, $34.66	52.66
Caretaker's Supplies:	
Superintendent's Dept., material	46.39
Cleaning and furnaceman ($1,635.23):	
Allen Mfg. Co., laundry	7.10
Co-operative Window Cleaning Co.	20.00
D. Harrison, 235 days	253.61
Superintendent's Dept., labour	1,354.52

Repairs and Renewals, ($874.08):			
Wm. Bartlett & Son. shades		$ 2.80	
Superintendent's Dept., labour, $677.31; material, $193.97		871.28	
		$ 3,981.73	
Less light charged to Central Power Plant		108.67	
			$ 3,873.06

53. University College Building

Heat and Light		$ 6,533.97	
Gas, $96.96; water, $132.16		229.12	
Caretaker's Supplies:			
Superintendent's Dept., material		662.05	
Cleaning ($5,282.82):			
Allen Mfg. Co., laundry		29.15	
F. Borebank, overtime		11.00	
A. G. Keel, overtime		37.00	
W. J. Scott, overtime		14.00	
White Window Cleaning Co.		70.00	
Superintendent's Dept., labour		5,121.67	
Repairs and Renewals ($5,146.12):			
Wm. Bartlett & Son, shades		40.69	
Fitzgerald—McAvoy Wire Goods, guards		43.12	
John Kay Co. Ltd., carpet		15.83	
Laing Fine Art Galleries, cleaning and preserving portraits		40.00	
Janet Langmuir Studio, repairing shades		4.00	
A. Teolis Ltd., treating mantel piece		10.00	
Superintendent's Dept., labour, $4,087.91; material, $904.57		4,992.48	
Caretaker, W. J. Scott, 12 mos.		1,550.00	
		$19,404.08	
Less Credits:			
Heat and light charged to Central Power Plant	$6,533.97		
Cleaning	543.22		
Repairs and renewals	227.55		
Caretaker's supplies	96.65		
Miscellaneous	19.50		
		7,420.89	
			$ 11,983.19

54. 184 College St. (transferred to "Administration")

55. No. 43 St. George Street

Light	$ 76.43	
Fuel ($227.14):		
Halliday Bros.	226.84	
Superintendent's Dept., labour	.30	
Gas, $22.81; water, $8.58	31.39	
Caretaker's Supplies:		
Superintendent's Dept., material	49.73	
Cleaning, furnacemen, etc. ($575.18):		
Allen Mfg. Co., laundry	4.50	
Co-operative Window Cleaning Service	6.50	
J. Harkness, 83 days	23.43	
D. Harrison, 137 days	24.68	
Miss A. Tweedly, overtime	22.50	
Superintendent's Dept., labour	493.57	
Repairs and Renewals ($223.54):		
Wm. Bartlett & Son, shades	14.27	
Superintendent's Dept., labour, $183.25; material, $26.02	209.27	
	$ 1,183.41	

Less light charged to Central Power Plant	$76.43		
Sundry Credits: cleaning	22.50		
T.F. Dominion Government Grant Radio Technicians Course No. 2, for gas	25.00		
T.F. Dominion Government Grant Navy Technical Class No. 3, for light $20.00; gas, $5.00; cleaning, $25.00; caretaker's supplies, $10.00	60.00		
		183.93	
			$ 999.48

56. No. 45 St. George Street (Law)

Light		$ 46.64	
Fuel ($417.14):			
Halliday Bros.		416.40	
Superintendent's Dept., labour, $1.54; material, .20		1.74	
Gas, $25.13; water, $8.10		33.23	
Caretaker's Supplies:			
Superintendent's Dept. material		45.89	
Cleaning ($492.64):			
Co-operative Window Cleaning Service		6.50	
Mrs. M. Thomas, overtime		12.50	
Superintendent's Dept., labour		473.64	
Repairs and Renewals ($506.73):			
Wm. Bartlett & Son, shades		6.97	
Patterson and Heward, brass sign		37.80	
Superintendent's Dept. labour, $314.08; material, $147.88		461.96	
		$ 1,542.27	
Less light charged to Central Power Plant	$46.64		
Sundry credits: cleaning	24.00		
		70.64	
			$ 1,471.63

57. No. 47 St. George Street (Applied Mathematics)

Fuel ($304.80):			
Halliday Bros.		$ 304.26	
Superintendent's Dept., labour		.54	
Electric Current $63.19; water, $8.00		71.19	
Caretaker's Supplies:			
Superintendent's Dept., material		41.28	
Cleaning, furnacemen, etc. ($391.15):			
Co-operative Window Cleaning Service		4.00	
J. Harkness, 83 days		23.43	
D. Harrison, 137 days		38.44	
E. G. Payne, overtime		7.50	
Superintendent's Dept., labour		317.78	
Repairs and Renewals:			
Superintendent's Dept., labour, $269.53, material, $54.08		323.61	
		$ 1,132.03	
Less sundry credits: cleaning	$19.50		
light	4.50		
		24.00	
			$ 1,108.03
			$869,278.70

VII. FACULTY OF MEDICINE

58. Salaries

Administration

W. E. Gallie, Dean (paid also $10,000 as Professor of Surgery)	$ 1,000.00	
E. S. Ryerson, Assistant Dean and Secretary of Faculty (paid also $500 as Director of Physical and Health Education; $300 as Assistant Professor of Surgery; $360 in Dentistry, and $200 for Extension Work)	5,200.00	
Miss T. W. MacLaren, Secretary to the Dean (without salary—paid $1,500 in Surgery)	......	
Assistants:		
Miss M. W. Jones	1,900.00	
Miss O. Russell	1,850.00	
Miss A. Perry, Clerk	1,600.00	
Messenger:		
H. Saunders at $875; on war service	......	
R. Wilcox, 18 weeks, 1 day at $13 and $14 per week; transferred to Laboratory Assistants	232.65	
G. Hillis, 21 weeks, 4 days at $12.50 per week	270.87	
F. Noble, 5 weeks at $12.50 per week	62.50	
B. Armstrong, 3 weeks, 4 days at $12.50 per week	45.85	
A. Remillong, 3 weeks at $12.50 per week	37.50	
Hospital Theatre, Toronto General Hospital:		
Charles Hart, Attendant (paid also $16 for Post Graduate Course and $5 Overtime)	1,550.00	
J. Martin, Cloak Room Attendant, 40 weeks, 2 days at $16.60	669.53	
		$ 14,418.90

Anatomy

Professors:	
J. C. B. Grant	$ 7,000.00
W. H. Piersol, at $5,100 of which half charged to Zoology	2,550.00
J. C. Watt	5,000.00
Associate Professors:	
H. A. Cates (paid also $500 in Physical and Health Education)	4,050.00
A. W. Ham (paid also $250 in Physical and Health Education)	4,000.00
Assistant Professors:	
R. K. George (paid also $46 for Summer Course in Anatomy, and $62.50 for Extension Work)	3,100.00
C. G. Smith at $2,700 (including $200 paid by School of Nursing; paid also $106 for Summer Course)	2,700.00
Assistants in Histology (Sessional):	
Dr. Katharine W. Baldwin	600.00
H. D. Ball (paid also $250 in Physical and Health Education, and $75 for Extension Work)	500.00
Miss V. L. Ryder	100.00
Demonstrators (Sessional):	
Miss K. I. McMurrich (paid also $75 for Extension Work)	800.00
R. G. MacKenzie (paid also $500 in Surgery)	600.00
M. J. Wilson, X-ray Anatomy (paid also $400 in Physiology)	400.00
F. J. Warner (paid also from Medical Research Best Fund)	400.00
A. E. Montgomery, Dental Anatomy	350.00
G. A. Graham, Neurology	250.00
B. Wintrob, Neurology	130.00
Dr. Margaret R. Abel (paid also $600 for Extension Work)	100.00
Part-time Temporary Demonstrators:	
R. L. MacMillan	25.00
D. M. Bean	25.00
C. W. E. Howitt	15.00
Mrs. E. H. Biggar	10.00
H. E. LeMasurier, Senior Technical Assistant, at $1,900; on war service—contribution to Pension Fund	52.25

Technical Assistants:		
H. F. Whittaker (paid also $150 in Dentistry and $10 in Anatomy Department)	$1,200.00	
G. A. L. Ross	1,150.00	
Clerical Assistant:		
Miss G. Dowsley	1,300.00	
Mrs. Marion MacKinnon, substitute during absence of Miss Dowsley, 1 mo., 4 days	113.20	
Laboratory Assistants:		
H. McCormick (paid also $10 for Post Graduate Course and $51.50 for Overtime)	1,900.00	
C. Storton (also Assistant Curator of Museum)	1,400.00	
R. Wilcox, at $750 from 27 October (paid also $232.65 as Messenger)	512.10	
H. Lloyd, at $750; resigned 25 October (paid also $5 for Post Graduate Course)	237.90	
	$40,570.45	
Less paid by School of Nursing	200.00	
		$ 40,370.45

Bio-Chemistry

Professors:		
H. Wasteneys	$ 6,000.00	
A. M. Wynne	4,200.00	
Leslie Young, Associate Professor	3,700.00	
B. F. Crocker, Lecturer at $2,400; on war service from September	880.00	
Dr. Jeanne M. Fisher, Demonstrator (Sessional)	1,100.00	
Fellows (Sessional):		
Miss E. A. Macpherson (paid also $262.50 from Special Funds)	1,050.00	
Jules Tuba (paid also $118.75 from Special Funds)	950.00	
A. D. Barton (paid also $200 from Special Funds)	800.00	
D. H. Laughland (paid also $200 from Special Funds)	800.00	
J. A. McCarter (paid also $100 from Special Funds)	800.00	
L. Sloan, Senior Technician	1,750.00	
Technicians:		
J. W. Fletcher	1,650.00	
J. H. McClary	1,150.00	
Michael Edson, Technical Assistant	1,150.00	
Laboratory Assistants:		
W. Clough	1,100.00	
Mrs. Lucy Lumbard	1,050.00	
Mrs. Ethel Wilkie, Laboratory Attendant	900.00	
Miss M. Delamere, Secretarial Assistant	1,350.00	
		$ 30,380.00

Hygiene and Preventive Medicine

D. T. Fraser, Professor; also Associate Director of School of Hygiene, without Salary (paid also in Connaught Laboratories)	$ 4,500.00
Associate Professors:	
M. H. Brown, at $1,100; on war service (also in Connaught Laboratories) T.I. & A.A. contribution	55.08
Dr. Frieda H. Fraser (paid also in Connaught Laboratories)	1,100.00
P. J. Moloney (without Salary—paid in Connaught Laboratories and $2,800 in School of Hygiene)	......
F. O. Wishart, Assistant Professor (paid also $250 from Special Funds)	3,200.00
Miss H. C. Plummer, Lecturer (Sessional; paid also in Connaught Laboratories)	500.00
W. B. McClure, Special Lecturer (Sessional)	100.00
R. J. Wilson, Fellow, at $1,000; resigned as of 31 May	916.66

Demonstrators (Sessional):		
A. M. Goulding	$ 500.00	
A. M. Fallis	400.00	
R. Hare (paid also in Connaught Laboratories; $100 from Special Funds and $20 in School of Nursing)	400.00	
Miss C. M. Horner, Demonstrator, 2½ mos. at $175 per month	437.50	
Miss G. Mickle, Class Assistant (paid also $250 from Special Funds)	1,000.00	
A. J. Bishop, Technician (paid also in Connaught Laboratories and $400 from Special Funds)	800.00	
Miss F. E. Neill, Laboratory Assistant (paid also $150 from Special Funds)	600.00	
Secretarial Assistant at $1,200:		
Miss E. Barr; on war service from February	908.25	
Mrs. Elizabeth M. McNeily, 4 mos.	400.00	
	$15,817.49	
Less transferred from Department	25.00	$ 15,792.49

Medical Jurisprudence

Lecturers (Sessional):		
W. L. Robinson (paid also in Pathology and Bacteriology)	$ 125.00	
S. Lawson	100.00	
K. G. Gray, on war service	......	$ 225.00

Medicine and Clinical Medicine

Duncan Graham, Professor	$10,000.00
Assistant Professors:	
R. F. Farquharson, at $2,000 of which half charged to Therapeutics	1,000.00
W. F. McPhedran, half-time (paid also $125 from Special Funds)	500.00
Part time:	
H. K. Detweiler (paid also $15 in School of Nursing and $75 from Special Funds)	300.00
G. W. Howland (paid also $180 for Extension Work and $75 from Special Funds)	300.00
J. D. Loudon (paid also $75 from Special Funds)	300.00
J. A. Oille (paid also $75 from Special Funds)	300.00
E. J. Trow, in charge of Dermatology (paid also $75 from Special Funds)	300.00
Associates:	
W. R. Campbell	2,000.00
Half time:	
Trevor Owen (paid also $115 in School of Nursing and $125 from Special Funds)	500.00
W. P. Warner at $500; on war service	......
Part time:	
R. G. Armour (paid also $50 for Extension Work and $65 from Special Funds)	250.00
J. H. Elliott (paid also $700 as Professor of History of Medicine; $30 for Extension Work; $40 in School of Nursing and $65 from Special Funds)	250.00
Beverley Hannah (paid also in Connaught Laboratories; $90 in School of Nursing and $65 from Special Funds)	250.00
J. Hepburn (paid also $65 from Special Funds)	250.00
F. W. Rolph (paid also $65 from Special Funds)	250.00
A. A. Fletcher (on leave of absence without salary)	......
J. A. Dauphineé, Senior Demonstrator in Clinical Microscopy (Sessional—without salary; also Junior Demonstrator) on war service	......

Senior Demonstrators (Sessional):		
Half time:		
G. W. Lougheed (paid also $125 from Special Funds)	$500.00	
H. H. Hyland, on war service	......	
Part time:		
G. Bates (paid also $20 in School of Nursing and $60 from Special Funds)	200.00	
G. F. Boyer (paid also $17 for Course in Industrial Medicine and $60 from Special Funds)	200.00	
E. A. Broughton (paid also $60 from Special Funds)	200.00	
E. E. Cleaver (paid also $17 for Course in Industrial Medicine and $60 from Special Funds)	200.00	
H. A. Dixon (paid also $17 for Course in Industrial Medicine; $25 in School of Nursing and $60 from Special Funds)	200.00	
J. G. Falconer (paid also $240 in School of Nursing and $60 from Special Funds; also Special Lecturer in Life Insurance without salary)	200.00	
J. H. McPhedran (paid also $60 from Special Funds)	200.00	
E. J. Maltby (paid also $60 from Special Funds)	200.00	
W. E. Ogden (paid also $60 from Special Funds)	200.00	
Junior Demonstrators in Clinical Microscopy (Sessional):		
H. M. Gray (paid also $40 from Special Funds)	250.00	
A. H. Squires (paid also $40 from Special Funds)	150.00	
Junior Demonstrators (Sessional):		
Full time:		
R. A. Cleghorn	3,000.00	
J. Wallace Graham	1,500.00	
J. Allan Walters (for duration of war)	2,400.00	
On War Service:		
R. B. Kerr at $2,400	......	
J. C. Richardson at $2,400	......	
J. A. Dauphineé at $2,400 (also Senior Demonstrator in Clinical Microscopy)	......	
Ian Macdonald, half-time, at $500; on war service	......	
Part time:		
E. F. Brooks (paid also $40 from Special Funds)	150.00	
F. C. Hamilton (paid also $40 from Special Funds)	150.00	
L. M. Murray (paid also $40 from Special Funds)	150.00	
A. E. Parks (paid also $40 from Special Funds)	150.00	
D. J. Prendergast (paid also $40 from Special Funds)	150.00	
N. M. Wrong (paid also $40 from Special Funds)	150.00	
On War Service at $150:		
W. H. Brown	......	
A. R. Hagerman	......	
Temporary for duration of war:		
C. R. Burton	150.00	
T. A. Crowther	150.00	
K. J. R. Wightman, Fellow (Sessional)	1,000.00	
Research Assistants:		
Miss M. I. Hanna	1,440.00	
N. W. Simmons	1,200.00	
R. H. Wilson, Laboratory Attendant at $780; on war service	......	
Miss S. H. Clutton, Secretary	1,560.00	
		$ 32,750.00

Obstetrics and Gynaecology

William A. Scott, Professor (paid also $10 in School of Nursing)	$ 5,000.00
Assistant Professors:	
N. D. Frawley (paid also $75 from Special Funds)	300.00
H. B. Van Wyck (paid also $15 in School of Nursing and $75 from Special Funds)	300.00

R. W. Wesley (paid also $75 from Special Funds.)	$ 300.00	
W. G. Cosbie (paid also $75 from Special Funds)	300.00	
D. M. Low, Associate (paid also $65 from Special Funds)	250.00	
Senior Demonstrators (Sessional):		
W. A. Dafoe (paid also $60 from Special Funds)	200.00	
S. J. N. Magwood (paid also $60 from Special Funds)	200.00	
Junior Demonstrators (Sessional):		
L. T. A. Armstrong (paid also $40 from Special Funds)	150.00	
J. C. Goodwin (paid also $40 from Special Funds)	150.00	
H. W. Johnston (paid also $40 from Special Funds)	150.00	
John Mann (paid also $40 from Special Funds)	150.00	
F. P. McInnis	150.00	
H. K. Manning (paid also $40 from Special Funds)	150.00	
W. H. Murby (paid also $40 from Special Funds)	150.00	
F. J. O'Leary (paid also $40 from Special Funds)	150.00	
A. Purdy (paid also $40 from Special Funds)	150.00	
G. L. Watt (paid also $40 from Special Funds)	150.00	
On War Service:		
D. E. Cannell	......	
R. B. Meiklejohn	......	
W. T. Noonan	......	
M. C. Watson	......	
Fellows (Sessional):		
G. A. Hendry at $1,500; on war service	......	
D. N. Henderson (part-time; also in Pathology and Bacteriology)	500.00	
J. R. McArthur (part-time)	500.00	
Miss M. Bonham, Laboratory Technician	1,100.00	
Secretary, at $900:		
Miss H. Carson; on war service; contribution to Pension Fund	27.00	
Miss L. VanderHoorn	900.00	
		$ 11,377.00

Ophthalmology

W. W. Wright, Professor (paid also $17 for Course in Industrial Medicine)	$ 700.00	
Associates:		
F. A. Aylesworth (paid also $60 from Special Funds)	200.00	
C. E. Hill (paid also $10 in School of Nursing and $60 from Special Funds)	200.00	
Mortimer Lyon (paid also $60 from Special Funds)	200.00	
A. E. Macdonald (paid also $60 from Special Funds)	200.00	
H. M. Macrae (paid also $60 from Special Funds)	200.00	
L. J. Sebert (without salary)	......	
Senior Demonstrators (Sessional):		
J. F. A. Johnston (paid also $20 in School of Nursing and $60 from Special Funds)	200.00	
W. R. F. Luke (paid also $60 from Special Funds)	200.00	
A. L. Morgan (paid also $60 from Special Funds)	200.00	
T. H. Hodgson, Assistant (Sessional; paid also $85 from Special Funds)	700.00	
Miss M. E. Gray, Secretarial Assistant, at $1,000, of which half charged to Oto-Laryngology	500.00	
		$ 3,500.00

Oto-Laryngology

A. A. Campbell, Professor	$ 700.00	
Senior Demonstrators (Sessional):		
H. H. Burnham (paid also $60 from Special Funds)	200.00	
J. X. Robert (paid also $60 from Special Funds)	200.00	
A. H. Veitch (paid also $60 from Special Funds)	200.00	
D. E. S. Wishart (paid also $15 in School of Nursing and $60 from Special Funds)	200.00	
C. A. Rae, at $200; on war service	......	

Junior Demonstrators (Sessional):		
G. A. Fee (paid also $10 in School of Nursing and $40 from Special Funds)	$ 150.00	
A. M. McLeod (paid also $40 from Special Funds)	150.00	
G. W. McGregor (paid also $40 from Special Funds)	150.00	
G. C. Snell (paid also $40 from Special Funds)	150.00	
J. Grant Strachan (paid also $40 from Special Funds)	150.00	
J. A. Sullivan (paid also $40 from Special Funds)	150.00	
On War Service:		
P. E. Ireland, at $500	......	
H. W. D. McCart, at $150	......	
Miss M. E. Gray, Technician (half-time; paid also in Ophthalmology)	500.00	
		$ 2,900.00

Paediatrics

Alan Brown, Professor (paid also $90 in School of Nursing)	$ 700.00	
Assistant Professors:		
F. F. Tisdall, also Director of Research Laboratories	2,000.00	
E. A. Morgan (paid also $100 from Special Funds)	400.00	
A. W. Canfield (paid also $65 from Special Funds)	250.00	
T. G. H. Drake, Associate	2,000.00	
Senior Demonstrators (Sessional):		
A. P. Hart (paid also $60 from Special Funds)	200.00	
G. E. Smith (paid also $60 from Special Funds)	200.00	
W. W. Barraclough (paid also $40 from Special Funds)	150.00	
Dr. Gladys L. Boyd	500.00	
Junior Demonstrators (Sessional):		
J. D. Keith (paid also $75 from Special Funds)	300.00	
N. Silverthorne (paid also $75 from Special Funds)	300.00	
C. E. Snelling (paid also $75 from Special Funds)	300.00	
J. H. Ebbs (paid also $60 from Special Funds)	200.00	
W. A. Hawke (paid also $60 from Special Funds)	200.00	
J. F. McCreary (without salary; paid $25.50 for Course in Industrial Medicine)	......	
On War Service:		
A. L. Chute at $300	......	
J. R. Ross at $200	......	
Dr. Elizabeth Chant Robertson, Research Fellow (Sessional; paid also $60 from Special Funds)	200.00	
S. H. Jackson, Research Assistant in Chemistry (Sessional)	900.00	
Technicians in Research Laboratories (Sessional):		
Miss M. E. Doyle	200.00	
Miss W. M. Johnstone, without salary	......	
Miss E. Shatruk, without salary	......	
Miss M. L. Cassidy, Secretarial Assistant	500.00	
		$ 9,500.00

Pathological Chemistry

Andrew Hunter, Professor	$ 7,000.00
T. F. Nicholson, Associate Professor	3,750.00
Lecturers (Sessional):	
R. W. I. Urquhart, at $750; on war service to April (paid also as Director of Health Service)	235.00
D. L. Selby (paid also $250 from Special Funds)	1,000.00
Fellows (Sessional):	
A. G. Gornall (paid also $300 from Special Funds)	1,200.00
C. S. McArthur (paid also $800 from Medical Research Banting Fund and $200 from Special Funds)	800.00

Demonstrators (Sessional):		
D. H. Boddington (paid also $135 from Special Funds)	$ 500.00	
J. S. Wilson (paid also $60 from Special Funds)	250.00	
G. P. Hamblin, Assistant (Sessional)	250.00	
C. E. Downs, Technician	1,650.00	
C. H. Downs, Laboratory Assistant	1,200.00	
Laboratory Attendants:		
Mrs. J. Faulds	750.00	
Mrs. C. MacCallum (paid also in Organic Chemistry)	350.00	
Miss C. A. Shannon, Secretary	1,200.00	
		$ 20,135.00

Pathology and Bacteriology

Professors:	
William Boyd (paid also $10 in School of Nursing)	$ 8,000.00
W. L. Holman	5,000.00
W. L. Robinson, also Associate Director of Applied Bacteriology	2,200.00
Assistant Professors:	
W. Magner	300.00
I. H. Erb	300.00
G. Shanks	300.00
D. N. Henderson, Associate, Gynaecological Pathology (paid in Obstetrics and Gynaecology)	......
Lecturers (Sessional):	
P. H. Greey, Bacteriology (paid also $40.50 for Post Graduate Courses)	1,800.00
Dr. R. Margarite Price, Bacteriology and Serology	3,000.00
D. E. O. Magner, at $1,700; on war service; 10 mos. contribution to T.I. & A.A.	70.90
L. S. Joliffe, substitute for D. E. O. Magner, 6 mos., 1 week, at $1,800; resigned	933.86
Fellows (Sessional):	
J. W. Stevenson	1,200.00
Mrs. Alice E. Gray	1,000.00
C. E. Lindenfield	850.00
E. C. Evans, 22 December to 28 February	197.42
Dr. Sara Dubo, 2 days	4.72
Demonstrators in Pathology (Sessional):	
S. M. Hudecki (paid also from Special Funds)	600.00
F. P. McInnis (paid also $150 in Obstetrics and Gynaecology)	130.00
Dr. Mary I. Tom (paid also as Lecturer in Neuropathology)	80.00
O. C. MacIntosh	70.00
Dr. Helen Holden	60.00
Dr. Ethel M. Morgan	60.00
Demonstrators in Bacteriology (Sessional):	
Dr. Margaret S. Thompson	100.00
E. J. Clifford, without salary	......
Assistants in Laboratory:	
Miss N. W. Simpson	1,500.00
Miss H. M. Boyd, Bacteriology	1,100.00
Special Technician:	
Miss A. Alvey	1,200.00
Miss M. Kirk, 1 month	70.00
Miss C. M. Westlake, Technician	1,020.00
Attendants for preparing Media:	
Miss E. A. Gordon, Senior Technician, Bacteriology	1,200.00
Attendant, Bacteriology:	
Miss M. Jackson, at $840; resigned 15 September	175.00
Miss D. Nunn, from 15 September, at $55 and $60 per month	561.83
Laboratory Attendant in Bacteriology:	
K. Hayden, at $600; resigned 19 January	330.65
R. Gale, from 2 February, at $50 and $55 per month	265.00

Miss G. K. R. Boyd, Secretary	$ 1,260.00	
Miss V. L. McKinnon, Museum Secretary	1,260.00	
Miss H. J. Williamson, Librarian and Assistant Secretary	1,020.00	
J. F. Payne, Preparator	1,800.00	
Mrs. Erna MacNeill, Junior Attendant in Museum	650.00	
Miss M. Wightman, Autopsy Recorder	960.00	
Autopsy Technician:		
Mrs. G. F. Schrieber, at $960; resigned 31 August	160.40	
Miss J. C. Burk, 2 mos. at $70, 8 mos. at $75	740.00	
	$41,529.78	
Division of Neuropathology:		
E. A. Linell, Professor	$ 4,500.00	
Dr. Mary I. Tom, Lecturer (paid also as Demonstrator in Pathology)	2,000.00	
Technicians:		
Miss M. G. Hein	1,140.00	
Miss H. Rogers, Medicine and Surgery	1,020.00	
Miss C. A. Bell, Secretary	1,200.00	
		$ 51,389.78

Pharmacy and Pharmacology

V. E. Henderson, Professor	$ 6,000.00	
G. H. W. Lucas, Associate Professor	4,000.00	
J. K. W. Ferguson, Assistant Professor at $3,600; on war service; contribution to T.I. & A.A.	180.00	
Fellows (Sessional):		
D. D. Bonnycastle, at $1,500; resigned 31 March	1,125.00	
Mrs. M. M. O. Sweeten	1,500.00	
Allan Brock, Technical Assistant	2,200.00	
A. C. Morrison, Technician, at $1,100; on war service from June, 1941	119.40	
Chester Codner, Laboratory Attendant, at $1,300; resigned 16 May	1,139.24	
Cleaners:		
Mrs. Elsie Long, 44 weeks, 2 days at $13 per week	576.33	
Walter Benson, 5 weeks, 2 days at $75 per month	90.00	
Miss D. Caldecott, Clerical Assistant	550.00	
		$ 17,479.97

Physiology

Professors:		
C. H. Best (paid also $5,000 from Medical Research Banting Fund)	$ 6,000.00	
N. B. Taylor	4,800.00	
Associate Professors:		
D. Y. Solandt (paid also $650 in School of Hygiene and $400 from Medical Research Best Fund)	3,700.00	
E. T. Waters, at $3,300; on war service from November	1,732.50	
J. Campbell, Assistant Professor, at $1,500 (paid also from Medical Research Best Fund) on war service from November	750.00	
E. H. Botterell, Lecturer (Sessional, at $1,500; also in Surgery) on war service; contribution to T.I. & A.A.	75.00	
E. Fidlar, Lecturer and Research Associate (Sessional; paid also $300 from Medical Research Best Fund and $450 for Extension Work)	2,100.00	
Research Associates:		
W. G. E. Eggleton (paid also from Medical Research Best Fund and from Special Funds) 5 mos. at $2,400	1,000.00	
On War Service:		
A. L. Chute, at $1,500 (also in Paediatrics)	......	
J. Markowitz, at $200	......	

Research Assistants:		
L. B. Jaques (paid also in Connaught Laboratories and from Special Funds)	$ 1,200.00	
Mrs. Margaret T. C. Mitford	1,200.00	
Gracent Eidt, transferred from Medical Research Best Fund; at $1,500 from 1 February	625.00	
M. J. Wilson (4 mos; paid also $400 in Anatomy)	400.00	
Miss M. L. Hawxhurst, at $90 per month from 13 March to 30 June	325.15	
Fellows (Sessional):		
J. W. Dales	1,000.00	
Miss R. B. Durick, 2 mos. at $65; transferred to Special Funds	130.00	
Miss M. Cory, Departmental Librarian	1,250.00	
Miss D. Secord, Secretarial Assistant (paid also $150 from Medical Research Best Fund)	1,250.00	
F. L. Robinson, Technical Assistant and Glass Blower (paid also $500 from Medical Research Best Fund)	2,000.00	
A. Elliott, Mechanician	1,850.00	
Technical Assistants:		
J. D. Brown, Geo-Physics	1,500.00	
Mrs. J. M. D. Williamson, 9 mos. at $780 (transferred from Medical Research Best Fund)	585.00	
D. A. Stainsby, at $670 (paid also from Medical Research Best Fund) resigned 7 January	347.60	
G. Scattergood, Laboratory Assistant to Teaching Laboratories at $1,350; on war service; contribution to Pension Fund	34.40	
Animal Caretaker:		
G. L. Robinson, at $1,350; on war service; contribution to Pension Fund	33.75	
S. McCracken, at $1,040; on war service	......	
T. W. Kober, temporary	900.00	
Assistant Animal Caretaker:		
A. D. Crouch, at $1,100; on war service; contribution to Pension Fund	30.25	
J. D. Illingworth, temporary	885.00	$ 35,703.65

Psychiatry

C. B. Farrar, Professor	$ 5,000.00	
E. P. Lewis, Assistant Professor (paid also $10 in School of Nursing and $135 from Special Funds)	500.00	
Dr. Mary V. Jackson, Associate (paid also $60 from Special Funds)	250.00	
Demonstrators (Sessional):		
G. W. Anderson (paid also in Psychology)	150.00	
Dr. Ruth M. Franks (paid also $200 for Extension Work)	150.00	
G. H. Lugsdin (paid also $30 from Special Funds)	150.00	
B. T. McGhie	150.00	
J. E. Sharpe, at $150; on war service	......	$ 6,350.00

Radiology

G. E. Richards, Professor	$ 700.00	
A. C. Singleton, Assistant Professor, at $250; on war service	......	
Senior Demonstrators (Sessional):		
M. R. Hall (paid also $60 from Special Funds)	200.00	
A. H. Rolph (paid also $60 from Special Funds)	200.00	
J. Sommers (paid also $60 from Special Funds)	200.00	
C. L. Ash, Assistant (part-time; Sessional)	500.00	
J. F. Hinds, Research Assistant (Sessional)	750.00	$ 2,550.00

Special Lectures

Professor J. H. Elliott, History of Medicine (paid also $250 in Department of Medicine; $40 in School of Nursing and $30 for Extension Work)	$ 700.00	
Special Lecturers (Sessional):		
Science and Civilization:		
A. F. Coventry (paid also in Zoology, Faculty of Arts)	200.00	
H. Wasteneys (paid also in Bio-Chemistry)	200.00	
Dentistry:		
A. D. A. Mason (paid also in Faculty of Dentistry and School of Nursing)	100.00	
D. M. Tanner (also in Faculty of Dentistry) on war service	......	
G. S. Young, Medical Ethics and Economics, without salary	......	
	———	$ 1,200.00

Surgery and Clinical Surgery

W. E. Gallie, Professor (paid also as Dean)	$10,000.00
Assistant Professors:	
T. A. J. Duff (paid also $75 from Special Funds)	300.00
R. R. Graham (paid also $75 from Special Funds)	300.00
R. I. Harris (paid also $34 for Course in Industrial Medicine and $75 from Special Funds)	300.00
K. G. McKenzie (paid also $75 from Special Funds)	300.00
Robin Pearse (paid also $75 from Special Funds)	300.00
D. E. Robertson (paid also $75 from Special Funds)	300.00
E. S. Ryerson (paid also as Assistant Dean and Secretary and $75 from Special Funds)	300.00
N. S. Shenstone (paid also $75 from Special Funds)	300.00
G. E. Wilson (paid also $75 from Special Funds)	300.00
H. W. Wookey (paid also $75 from Special Funds)	300.00
Associates:	
G. S. Foulds (paid also $65 from Special Funds)	250.00
R. E. Gaby (paid also $65 from Special Funds)	250.00
A. B. LeMesurier (paid also $65 from Special Funds)	250.00
R. J. A. McComb (paid also $65 from Special Funds)	250.00
C. B. Parker (paid also $65 from Special Funds)	250.00
T. A. Robinson (paid also $65 from Special Funds)	250.00
R. H. Thomas (paid also $65 from Special Funds)	250.00
J. W. Ross; on war service	......
Senior Demonstrators (Sessional):	
(All except N. W. Roome paid also $60 from Special Funds)	
J. H. Couch (paid also $25.50 for Course in Industrial Medicine and $20 in School of Nursing)	200.00
C. R. B. Crompton	200.00
C. W. Harris	200.00
R. M. Janes	200.00
J. C. McClelland	200.00
J. L. McDonald	200.00
J. Spence Reid	200.00
N. W. Roome	200.00
Junior Demonstrators (Sessional):	
(Each paid also $40 from Special Funds)	
H. G. Armstrong	150.00
W. G. Carscadden	150.00
J. T. Danis	150.00
A. W. Farmer (paid also $25.50 for Course in Industrial Medicine)	150.00
W. S. Keith	150.00
F. I. Lewis (paid also $20 for Extension Work)	150.00
D. R. Mitchell	150.00
D. W. G. Murray	150.00
D. W. Pratt	150.00
E. E. Shouldice	150.00
W. K. Welsh	150.00
R. M. Wansbrough, at $150; on war service to 13 April	50.00

Special Demonstrators (Temporary):		
(Each paid also $40 from Special Funds)		
M. H. V. Cameron	$ 150.00	
F. Burns Plewes	150.00	
Wallace A. Scott	150.00	
W. D. Smith	150.00	
G. W. Carrow	50.00	
H. F. Robertson	50.00	
Junior Demonstrators, at $150; on war service:		
J. W. Brennan	......	
S. D. Gordon	......	
J. A. MacFarlane	......	
T. R. Sarjeant	......	
C. H. Watson	......	
A. W. M. White	......	
Fellows (Sessional):		
Dr. Jessie C. Gray	1,800.00	
S. A. Thompson (paid also $40 for Extension Work and $15 for Post Graduate Course)	1,000.00	
R. C. Laird (paid also $175 from Special Funds)	700.00	
R. G. MacKenzie (paid also $600 in Anatomy)	500.00	
F. R. Wilkinson, at $1,000; on war service from December	583.33	
E. H. Botterell, at $1,500 (also in Physiology) on war service; contribution to T.I. & A.A.	75.00	
Resident Fellows (Sessional):		
W. L. M. King (paid also $10 for Post Graduate Course and $100 from Special Funds)	400.00	
A. D. McLachlin (paid also $20 for Post Graduate Course and $100 from Special Funds)	400.00	
C. W. M. Service (paid also $20 for Post Graduate Course and $100 from Special Funds)	400.00	
Assistant Resident Fellows (Sessional):		
G. E. Cooper	300.00	
N. C. Delarue	300.00	
G. A. Lane	300.00	
D. B. MacLaren	300.00	
A. Bailey Powell	300.00	
T. C. C. Sodero	300.00	
W. D. Stevenson	300.00	
H. J. Sullivan	300.00	
C. P. McCormick, from 1 November to 30 June at $300	200.00	
W. A. Shandro, from 1 December to 30 June at $300	175.00	
On War Service at $300:		
E. G. Meyer, from January	200.00	
P. F. McGoey, from December	175.00	
G. E. P. Wilson, from December	175.00	
J. R. Francis, from November	150.00	
W. T. Mustard, from October	125.00	
J. E. Bateman, from June, 1941	25.00	
J. de L. Bourgeois	......	
F. P. Dewar	......	
Miss T. W. MacLaren, Secretary (also Secretary to the Dean)	1,500.00	
		$ 29,733.33

Therapeutics

R. F. Farquharson, Assistant Professor, also Head of Department (paid also in Department of Medicine)	$ 1,000.00
Associates:	
H. J. Shields, in charge of Anaesthesia (paid also $65 from Special Funds)	250.00
W. J. Gardiner, in charge of Physical Therapy (paid also $500 for Extension Work and $100 from Special Funds)	400.00
C. E. Cooper Cole, Senior Demonstrator (Sessional; paid also $60 from Special Funds)	200.00

Junior Demonstrators in Anaesthesia (Sessional):			
(Each paid also $40 from Special Funds)			
G. R. Balfour		$ 150.00	
W. E. Brown		150.00	
C. G. Bryan		150.00	
J. Chassels		150.00	
N. S. Clark		150.00	
S. J. Evelyn		150.00	
H. R. Hargrave		150.00	
K. M. Heard		150.00	
K. E. Hollis		150.00	
C. H. Robson		150.00	
A. R. Wilkins		150.00	
S. M. Campbell; on war service		......	
Miss F. R. Hills, Assistant in Physical Therapy (paid also $1,650 for Extension Work)		300.00	
Assistants (Sessional):			
D. B. Kelley		50.00	
H. E. Pugsley		50.00	
H. B. Wallis		50.00	
Secretary (Part-time at $420):			
Miss B. M. Calvin; resigned 31 January		245.00	
Mrs. Jean L. Reid, from 1 March		140.00	
			$ 4,335.00
			$330,090.57
Less charged to:			
Rockefeller Fund	$48,358.04		
Eaton Endowment	16,749.99		
		$65,108.03	
			$264,982.54

59. Anatomy

Anatomical Material ($2,673.01):	
E. E. Bolton, subjects	$ 180.00
Cambridge Rubber Ltd., vultex, moulage	29.36
Canada Packers, ox eyes	6.75
Canadian Industrial Alcohol, alcohol	154.80
Joseph Gatensby, brains	44.00
C. Hunt, brains	50.00
Imperial Trunk & Leather Co., webb straps	13.25
Ingram & Bell, skeletons	150.00
J. A. Jerrett, subject	30.00
Lever Bros., glycerine	111.68
Mallinckrodt Chemical Works, carbolic acid	88.96
F. W. Matthews Co., subjects	1,541.40
Pullen Wipers & Waste Co., white waste	46.21
Queen's University Department of Anatomy, limbs	60.00
Harry R. Ranks, subjects	90.00
C. A. Sterrett, subjects	30.00
W. J. Ward, subject	30.00
H. K. Whittaker, camera	16.60
General supplies, Equipment, and Incidentals ($1,883.40):	
Allen Mfg. Co., laundry	106.02
Miss A. A. Alvey, photomicrographs	28.25
American Journal of Pathology, reprints	43.41
American Medical Association, reprints	14.99
Art Metropole, mounting board, etc.	59.33
Central Scientific Co., slides, bottles, etc.	92.86
Eastman Photo Stores, film, paper, plates	136.98
T. Eaton Co., cotton, oilcloth, towelling	63.67
Geo. Eidt, microtrome stakes	10.00
Dr. J. C. B. Grant, models for life class	73.50
B. L. Guyatt, construction of training box	36.00
Ingram & Bell Ltd., cover glasses, cover slips, etc.	233.44

Lockhart Camera Exchange, projector	$ 24.50	
Loomis & Goles, pencils	13.05	
Mallinckrodt Chemical Works, chemicals	44.80	
Photographic Service, prints	23.10	
Postage	18.00	
E. Pullan Wipers & Waste, waste	26.52	
Ralston Purina Co., feed	117.90	
Stephens Sales Ltd., coupons	85.36	
Charles E. Storton, photograph enlargements	15.00	
Harry Whittaker, assistant, prepare slides	75.00	
Wistar Institute of Anatomy & Biology, card service, reprints	56.44	
University Press, perforating sheets, stationery	235.68	
Accounts under $10.00 (12)	73.63	
Sundry disbursements by department:		
Hardware, $16.79; stationery, $45.19; supplies, $28.02; postage, $10.00	100.00	
Superintendent's Dept., freight, $21.24; labour, $61.85; material, $192.88	275.97	
	$ 4,756.41	
Less Sundry Credits and Sale of material	239.04	
		$ 4,517.37

60. Biochemistry (including Zymology)

Supplies and apparatus ($4,147.66):		
Acme Farmers Dairy, milk	$ 98.98	
Aikenhead Hardware, brass rod, etc.	11.53	
Allen Mfg. Co., laundry	33.43	
Borden Co., ice, milk powder, etc.	67.61	
British Drug Houses, chemicals	154.21	
Canada Packers, ox blood	20.79	
Canadian Laboratory Supplies, pipettes, chemicals, etc.	1,107.52	
Canadian Liquid Air Co., rent of cylinders, etc.	42.28	
Central Scientific Co., glassware, etc.	660.94	
Corbett Cowley Co., lab. costs	64.45	
Dominion Glass Co., jars	20.00	
Eastman Kodak Co., chemicals	66.73	
T. Eaton Co., animal feed, etc.	157.64	
Grand & Toy, fasteners, staples	14.60	
J. F. Hartz Co., sutures, scissors, forceps	25.77	
Halliday Flint Glass Works, test tubes	59.30	
F. Jennings, sawdust	10.00	
Journal of Biological Chemistry, subscription	27.61	
Mead Johnson & Co., yeast powders	15.93	
Merck & Co., chemicals	321.14	
Mimeograph Co., stencil papers	18.90	
Pfanstiehl Chemical Co., maltose D-Xylose	31.28	
Photographic Service, plates	16.10	
Postage	10.00	
Quinte Milk Products, casein	48.23	
Toronto Elevators Ltd., ground flax	46.40	
Waverley Press, reprints	11.41	
Wholesale Radios Ltd., batteries	14.05	
Zoology Dept., chemicals	66.58	
University Press, text books, stationery, etc.	172.87	
Accounts under $10.00 (14)	44.18	
Sundry Disbursements by Dept., supplies, $28.59; hardware, $18.25; postage, $3.58	50.42	
Superintendent's Dept., freight, $8.97; labour, $93.30; material, $526.44; telephone, $8.07	636.78	
Special Appropriation for Alteration to Lab. Benches:		
Superintendent's Dept., labour, $589.53; material, $287.60	877.13	
	$ 5,024.79	
Less credits: sale of material	252.08	
		$ 4,772.71

61. Hygiene and Preventive Medicine

Supplies and Apparatus ($2,446.49):		
Wm. Bartlett & Son, shades	$ 30.95	
Canadian Laboratory Supplies, pipettes	51.79	
Canadian Tuberculosis Association, film	28.00	
Central Scientific Co., acid	102.12	
Connaught Laboratories, toxin, cheese cloth, etc.	648.99	
J. W. Garlock Co., stapler, staples	13.25	
Gray Coach Line, hire of buses	40.00	
J. F. Hartz Co., tubing, syringes, etc.	72.25	
Ingram & Bell, methyl alcohol, racks for jars	12.65	
Mrs. McNeilly, stenographic service	25.00	
Mimeograph Co., paper, ink, etc.	78.95	
Office Specialty Mfg. Co., filing cabinet guides	16.64	
Ontario Laundry Co., laundry	56.21	
Postage	16.00	
Richards Glass Co., culture tubes	19.00	
Robbins & Townsend, inspection, ribbon, new parts	10.30	
Ryerson Press, microphones and stand	86.35	
Dr. F. O. Wishart, travelling expenses	61.37	
University Press, carbon, folders, etc.	827.19	
Accounts under $10.00 (11)	43.28	
Sundry disbursements by department: Stationery, etc., $7.00; supplies, $8.00	15.00	
Superintendent's Dept., freight, $1.19; labour, $121.65; material, $66.73; tax, $1.63	191.20	
Cleaner, Mrs. Ada Hall, 280 days	716.27	
	$ 3,162.76	
Less credits: sale of notes, etc.	277.50	$ 2,885.26

62. Medical Jurisprudence

(Nothing Spent)

63. Medicine

Supplies and Chemicals ($732.70):	
Allen Mfg. Co., laundry	$ 22.00
British Drug Houses, chemicals	11.85
Canada Packers, meat	53.79
Canadian Laboratory Supplies, filter paper, chemicals	53.05
Canadian Medical Association, reprints	13.50
Central Scientific Co., chemicals	24.88
Christie, Brown & Co., biscuits	10.49
Connaught Laboratories, chemicals	16.00
William Dornan, engraving	42.04
Eastman Kodak Co., chemicals	23.19
Ingram & Bell, chemicals, emery paper	157.44
Postage	67.20
Charles Thomas, reprints	13.96
Wayside Press, reprints	35.70
University Press, printing, stationery	63.08
Accounts under $10.00 (5)	10.66
Sundry disbursements by department	20.00
Superintendent's Dept., freight, $41.08; labour, $ .19; material, $52.60	93.87
Apparatus ($55.63):	
Canadian Laboratory Supplies Ltd., glassware	13.49
Photographic Service, photostats	10.50
Robbins & Townsend, inspection with ribbons	11.10
Accounts under $10.00 (3)	10.63
Superintendent's Dept., labour, $8.45; material, $1.46	9.91

Books and Periodicals ($658.84):		
McAinsh & Co., subscription	$ 16.20	
Thos. Nelson & Sons, renewal pages	16.28	
University Press, printing, stationery	626.36	
Laboratory Cleaning:		
Miss E. Bailey, 52 weeks	328.65	
	$ 1,775.82	
Less credits: sale of materials	8.51	
(Charged to Eaton Endowment)	$ 1,767.31	......

64. Obstetrics and Gynaecology

Supplies and apparatus:		
J. F. Hartz Co., anatomical pelvis	$ 42.50	
Postage	8.00	
Dr. W. A. Scott, petty cash	7.73	
University Press, stamps, stencil, envelopes	42.11	
Accounts under $10.00 (6)	28.83	
Superintendent's Dept., freight, $3.85; material, $ .75	4.60	
		$ 133.77

65. Ophthalmology

Supplies and apparatus:		
Eastman Photographic Service, films, flash bulbs, etc.	$ 185.45	
J. F. Hartz Co., chart of eye	12.00	
McAinsh & Co., text books	38.00	
Accounts under $10.00 (3)	21.26	
Superintendent's Dept., freight	2.46	
		$ 259.17

66. Oto-Laryngology

Supplies and apparatus:		
Central Scientific Co., slide boxes	$ 10.00	
University Press, printing, stationery	13.96	
Accounts under $10.00 (4)	21.47	
		$ 45.43

67. Paediatrics

Supplies and chemicals ($918.06):		
Borden Co., casein	$ 46.20	
British Drug Houses, chemicals	57.43	
Canadian Laboratory Supplies, glassware, chemicals, etc.	195.39	
Canadian Medical Association, reprints	28.25	
Central Scientific Co., chemicals	169.82	
Johns Hopkins Press, reprints	12.38	
Merck & Co., chemicals	55.12	
Postage	28.00	
University Press, printing, stationery	26.59	
Wistar Institute of Anatomy and Biology, reprints	35.62	
Sundry disbursements by department	20.00	
Accounts under $10.00 (7)	44.62	
Superintendent's Dept., freight, $38.99; material, $159.65	198.64	
Apparatus ($444.08):		
Canadian Laboratory Supplies, glassware, chemicals	132.28	
Central Scientific Co., apparatus	284.69	
Platz and Bauer Inc. cuvettes	8.22	
Rubicon Co., calorimeter cell and holder, test tubes	18.89	
(Charged to Eaton Endowment)	$ 1,362.14	......

68. Pathological Chemistry

Supplies and apparatus:

Allen Mfg. Co., laundry	$ 58.02	
Wm. Bartlett & Son, venetian blinds	16.50	
British Drug Houses, chemicals	133.93	
Cambridge University Press, reprints	17.82	
Central Scientific Co., glassware, syringe, needles, etc.	111.21	
Connaught Laboratories, rats	20.00	
Corning Glass Works, centrifuge tubes	24.68	
Eastman Kodak Co., chemicals	68.10	
Eastman Photographic Stores, chemicals	11.19	
Frigidaire Division, General Motors, service	37.99	
Office Specialty Co., chair, desk	81.75	
Pathological Dept., reprints	14.43	
Pfanstiehl Chemical Co., chemicals	34.91	
Postage	11.00	
Roneo Co., of Canada, duplicating, binding	207.52	
Sanborn Co., refills, polarographs	284.02	
Arthur H. Thomas, centrifuge	25.67	
Underwood Elliott Fisher, typewriter, $161.40, less turn in allowance on used typewriter, $10.00	151.40	
University Press, paper, stationery	87.52	
Accounts under $10.00 (7)	28.38	
Sundry disbursements by department:		
Stationery, $5.64; hardware, $2.52; postage, $12.87; supplies, $53.97	75.00	
Superintendent's Dept., freight, $47.09; labour, $8.44; material, $68.81	124.34	
	$ 1,625.38	
Less Credits: Laboratory deposits	127.21	
		$ 1,498.17

69. Pathology and Bacteriology

Supplies and apparatus ($4,233.19):

Allen Mfg. Co., laundry	$ 171.85
American Medical Association, subscription, reprints	26.89
American Type Culture, cultures	13.30
Bauer & Black Ltd., cotton	69.30
Bausch & Lomb Optical Co., eyepiece	15.00
British Drug Houses, chemicals	48.22
British Zylonite Co., bescord	34.45
Canadian Medical Association, reprints	18.00
Canadian National Carbon Co., carbons	11.23
Cavanaugh Printing Co., reprints	32.44
Central Scientific Co., dyes, microtome knives	137.08
Corbett-Cowley Ltd., laboratory coats	90.64
L. J. Crapley, frigidaire	200.00
Cullen & Sons, animals	79.60
Diamond Cleanser & Soap Co., soap	39.59
Dictaphone Corporation Ltd., dictaphone, transcriber	494.50
W. J. Dorman, reprints	13.46
Eastman Photographic Stores, timers, films, plates	262.41
Frigidaire Division, inspection	18.95
Gold Medal Meat, eggs, meat	109.21
J. F. Hartz Co., cover glasses, chemicals, etc.	277.42
Imperial Oil Ltd., parowax	23.88
Ingram & Bell, luer needles, thermometer, etc.	314.17
Kilgour's Ltd., wrapping paper	44.85
H. K. Lewis & Co., text book	13.65
McCallum Scale Service, overscale	19.50
Medical Agency of Canada, mimeographing notes, binding	218.20
Mimeograph Co., stencil paper, ink, etc.	15.96
C. V. Mosby Co., reprints	21.70
National Butcher Supplies, slicing machine	213.75
Postage	49.00
Robbins & Townsend, inspections	36.50
H. L. Vickery, overtime service	11.00

University Press, stationery, book, binding		$ 356.90	
Accounts under $10.00 (20)		83.02	
Sundry disbursements by department:			
Stationery and drugs, $22.00; Hardware, $20.00; sundries, $38.00		80.00	
Superintendent's Dept., freight, $20.00; labour, $177.43; material, $370.14		567.57	
Museum Supplies ($492.97):			
Brown Bros. Ltd., bias binding		23.76	
F. Carrington, slide cabinet, table		147.96	
J. F. Hartz Co., chemicals, cellulose tape		70.07	
Queen City Glass Co., plates		93.87	
A. R. Williams Machinery Co., overhaul and repair band saw		20.00	
Accounts under $10.00 (4)		15.88	
Superintendent's Dept., labour, $89.68; material, $31.75		121.43	
Clerical Assistance ($220.00):			
Miss G. Banks		150.00	
Miss Esme Lytle		70.00	
Alterations in Museum:			
Superintendent's Dept., Labour, $190.05; material, $97.74		287.79	
Neuropathology ($579.12):			
Allen Mfg. Co., laundry		31.33	
Corbett-Cowley Ltd., laboratory coats		12.95	
T. Eaton Co., towelling, towels		23.41	
J. F. Hartz Co., rubber gloves, slices, chemicals		131.93	
Ingram & Bell, museum jars, chemicals		72.09	
Liquid Carbonic, carbonic gas		26.25	
Office Specialty Mfg., Co., filing cabinet		68.65	
Postage		16.50	
Robbins & Townsend, ribbon inspection, overhauling		31.70	
University Press, tags, directories, stationery		60.95	
Accounts under $10.00 (8)		24.86	
Superintendent's Dept., material		78.50	
		$ 5,813.07	
Less credits: Laboratory deposits	$162.34		
Sale of material	15.55		
		177.89	
			$ 5,635.18

70. Pharmacy and Pharmacology

Supplies and Apparatus:	
Aikenhead Hardware, hardware, paint	$ 88.72
Allen Mfg. Co., laundry	24.27
Barchard & Co., sawdust	13.05
R. F. Berux, frogs	140.00
British Drug Houses, soda lime, ether	108.58
Canadian Electric Supply Co., switches, tubes, etc.	24.15
Canadian Laboratory Supplies, brushes, weights, etc.	89.41
Corbett-Cowley, laboratory coats	44.44
Cullen & Sons, animals	287.08
Drug Trading Co., bottles, absorbent cotton, etc.	139.16
J. F. Hartz Co., appendectomy retractor	10.40
Professor V. E. Henderson, petty cash	27.85
Ingram & Bell, syringe, needles, chemicals, etc.	33.69
John McGillian, carrots	12.00
National Drug & Chemical, chemicals	12.26
National Research Council, reprints	12.00
Ontario Rubber Co., tubing	28.47
Photographic Service Dept., prints, photostats	43.45
Pryal & Nye, battery	23.06
Queen City Dental Mfg. Co., oxygen, cyclopropane	21.70
Ralston Purina Co., feed	91.68
Riseborough & Jackson, feed	11.80

Surgical Publishing Co., reprints	$ 23.78	
Underwood, Elliott, Fisher, overhaul typewriter	36.27	
Waverly Press, reprints	10.00	
York Trading Co., salmon	50.35	
University Press, printing, stationery	84.81	
Accounts under $10.00 (11)	63.47	
Superintendent's Dept., freight, $13.55; labour, $15.70; material, $142.46	171.71	
	$ 1,726.61	
Less credits: sale of material	61.35	
		$ 1,665.26

71. Physiology

Supplies and apparatus:

Acme Farmers Dairy, milk	$ 59.55	
Allen Mfg. Co., laundry	205.25	
Auguste Bolte, isinglass	25.55	
Borden Ltd., dry ice, etc.	30.92	
Canada Packers, meat	24.24	
Canadian Electrical Supply, batteries	27.61	
Canadian Fairbanks Morse Co., abrasive wheel, tools, etc.	134.24	
Canadian General Electric Co., radiotron	31.18	
Canadian Liquid Air Co., rental on cylinders	33.24	
Canadian Medical Association, reprints	15.83	
Canadian National Telegraphs, telegrams	16.55	
Central Scientific Co., micro arm, holders, plungers, etc.	146.96	
Connaught Laboratories, overalls	11.55	
Eastman Kodak Co., chemicals	90.99	
Eastman Photographic Service, photo plates, etc.	16.05	
T. Eaton Co., tomato juice, surgical gauze, etc.	468.87	
J. F. Hartz Co., syringes	15.15	
Harvard Apparatus Co., springs, etc.	13.30	
Frank Jennings, sawdust	54.00	
Kelley Feed & Seed Co., dog chow, etc.	136.25	
Lake Simcoe Ice & Fuel, ice	34.43	
Mallinckrodt Chemical Co., chemicals	47.04	
Milton Thompson Electric Co., motor	16.33	
National Drug & Chemical Co., chemicals	33.82	
Ontario Typewriter Co., rental of calculator	90.00	
Park Bros. meat	126.42	
Postage	29.00	
Radio Trade Supply Co., micrometer	12.10	
Rainbow Lantern Slide Co., slides, prints	32.50	
Robbins & Townsend, inspections	10.45	
Spencer Lens Co., microtome knife	17.24	
N. Smith Belting Co., pulleys, belts	39.88	
Dr. N. B. Taylor, petty cash, animal supplies, $63.50; sundries, $16.50	80.00	
Tordoff Electric Co., motors	33.00	
Wholesale Radio Co., parts	110.39	
University Press, stationery, etc.	303.09	
Accounts under $10.00 (30)	141.51	
Sundry disbursements by department: Stationery, $8.15; supplies, $31.62; hardware, $20.00; postage, $10.23	70.00	
Superintendent's Dept., freight, $97.16; labour, $108.18; material, $942.35	1,147.69	
	$ 3,956.17	
Less credits: sale of material	59.50	
		$ 3,896.67

72. Psychiatry

Supplies and apparatus:

University Press, stationery	8.22	
		$ 8.22

73. Radiology

Supplies and apparatus:		
Aikenhead Hardware, saw	$ 11.13	
Dr. G. E. Richards and Dr. A. C. Singleton, X-ray supplies	887.87	
Superintendent's Dept., labour	1.00	
		$ 900.00

73a. Summer Course in Anatomy

R. K. George, instructor	$ 46.00	
W. H. Piersol "	26.00	
C. G. Smith "	106.00	
J. C. Watt "	127.00	
		$ 305.00

74. Surgery

Supplies and apparatus:		
Canadian Kodak Sales, prints	$ 10.77	
Corbett-Cowley, laboratory coats	121.05	
C.P.R. Telegraph, telegrams	16.84	
Eastman Photographic Stores, film, prints	13.14	
T. Eaton Co., camera repaired, films, etc.	118.43	
Hospital for Sick Children, student supplies	25.00	
International Books, subscriptions	20.00	
F. W. McLaren, subscription	10.00	
C. V. Mosby Co., subscription	23.16	
Office Specialty Mfg. Co., repair, chair, etc.	14.00	
Photographic Service, slides	83.55	
Postage	50.16	
Stephen Sales, paper, stencils, etc.	73.95	
St. Michael's Hospital, student's supplies	20.00	
University Press, covers, envelopes, stationery	216.40	
Accounts under $10.00 (11)	63.93	
Superintendent's Dept., freight	4.05	
	$ 884.43	
Less credits: sale of material	3.52	
		$ 880.91

75. Therapeutics

Supplies and apparatus:		
Ayerst, McKenna & Harrison, capsules, etc.	$ 88.20	
British Drug Houses, chemicals	20.90	
A. Kelly, lantern slides	53.03	
Office Specialty Mfg. Co., filing cabinet	43.00	
Postage	6.75	
University Press, stationery, guides, paper	39.10	
Accounts under $10.00 (4)	13.00	
Superintendent's Dept., freight	.15	
		$ 264.13

76. Art Service

(a) Salaries ($3,205.30):	
Miss M. T. Wishart, Director	$ 2,500.00
Miss Marguerite Drummond, assistant	360.00
Miss E. J. Hopper	345.30
(b) Expenses:	
Part-time Assistance ($842.79):	
Miss Marguerite Drummond	4.00
Mrs. Nina Roberts	27.98
Mrs. E. H. Ross	335.00
Miss Stemher	84.70
Miss Eleanor Sweezey	390.00
Miss E. Wallace	1.11

Supplies, etc. ($304.00):		
Celluloid Corp., transparent sheets	$ 10.16	
Loomis & Toles, nibs, atomizers, crayons, etc.	12.25	
University Press, scratch board, card, etc.	235.81	
Accounts under $10.00 (4)	11.22	
Sundry disbursements by department:		
Laundry, $16.17; stationery, $10.08; sundries, $5.62	31.87	
Superintendent's Dept., freight, $2.55; material, .14	2.69	
		$ 4,352.09

76a. Post Graduate Courses

Course in Fractures ($555.90):		
Honoraria to Instructors ($375.00):		
S. H. Couch	$ 15.00	
Jessie Gray	25.00	
P. H. Greey	15.00	
R. J. Harris	25.00	
W. S. Kedd	15.00	
W. L. M. King	10.00	
A. B. Le Measurier	15.00	
F. J. Lewis	50.00	
K. G. McKenzie	15.00	
A. McLachlin	20.00	
D. W. G. Murray	20.00	
W. T. Mustard	20.00	
C. W. M. Service	20.00	
R. H. Thomas	25.00	
G. A. Thomson	15.00	
W. K. Welsh	25.00	
F. R. Wilkinson	20.00	
G. E. Wilson	25.00	
Attendants ($47.50):		
M. Chapman	2.50	
J. D. Dewar	5.00	
H. Cormack	10.00	
J. Clarke	5.00	
C. Hart	10.00	
H. Lloyd	5.00	
J. Sheppard	10.00	
Sundry Expenses ($133.40):		
Toronto General Hospital, luncheons	57.56	
Victor X-ray Corporation, plates	50.84	
Sundry disbursements by Dr. W. E. Gallie for gratuities	25.00	
Course in Industrial Medicine ($423.00):		
Honoraria to Instructors ($374.00):		
C. Boyd	17.00	
F. M. Bulmer	17.00	
O. A. Cannon	25.50	
E. E. Cleaver	17.00	
S. H. Couch	25.50	
J. G. Cunningham	34.00	
S. S. A. Dixon	17.00	
R. G. Elson	17.00	
R. F. Farquharson	34.00	
W. A. Farmer	25.50	
G. H. Greey	25.50	
R. Hare	25.50	
R. I. Harris	34.00	
J. McCreary	25.50	
J. A. Oille	17.00	
W. Wright	17.00	
Attendants ($9.00):		
C. Hart	6.00	
A. W. Hay	3.00	
Sundry Expenses:		
Toronto General Hospital, luncheon	40.00	
		$ 978.90

77. General Expenses

Sundry expenses of the Dean:		
Luncheons, teas, dinners, travelling expenses, in connection with visiting lecturers, etc.	$ 139.22	
Office Supplies, stationery, and incidentals ($2,145.64):		
Association of American Medical Colleges, aptitude tests	225.89	
Canadian Newspaper Service, reference book	33.50	
Canadian Pacific Railway Co., telegrams	12.87	
Elsie Hamilton, substitute messenger	12.00	
Lowe Martin Co., cards	14.04	
Might Directories, rail & steamer guides, directory	39.90	
R. H. Morris, daily papers	22.50	
Office Specialty Mfg. Co., compressor, folders, etc.	54.61	
Photographic Service, lantern service, slides, prints	142.33	
Postage	210.68	
Robbins & Townsend, typewriter maintenance	37.50	
Underwood Elliott Fisher, typewriter rental	15.00	
Miss Dorothy Waugh, stenographer	381.50	
University Press, paper, cards, printing, etc.	799.09	
Accounts under $10.00 (19)	80.70	
Sundry disbursements by department:		
Telephones and telegrams, $9.20; car fare, hardware, $8.37; sundries, $2.43	20.00	
Superintendent's Dept., freight, .87; telephone .61; labour, $22.43; material, $19.62	43.53	
Publications, etc. ($1,053.87):		
Receiver General of Canada, postage on annual report	109.22	
University Press, bulletin, printing, etc.	939.40	
Mrs. M. L. Lloyd, addressing envelopes	5.25	
Maintenance and Equipment of Lecture Theatre, Lantern, etc. ($112.20):		
General Films, screens	36.60	
Accounts under $10.00 (3)	11.21	
Superintendent's Dept., labour, $20.47; material, $43.92	64.39	
Medals ($26.32):		
Birks Ellis Ryrie, engraving	2.16	
John Pinches, gold medal	24.16	
Association of American Medical Colleges, membership fee	150.00	
	$ 3,627.25	
Less credits: sale of material	9.50	
		$ 3,617.75

78. Anatomical Building

Heat and light	$ 3,110.77	
Gas, $16.22; water, $31.67	47.89	
Caretaker's supplies:		
Superintendent's Dept., material	297.31	
Cleaning ($2,696.04):		
Allen Mfg. Co., laundry	20.00	
White Window Cleaning Co.	25.00	
Superintendent's Dept., labour	2,651.04	
Repairs and renewals ($1,638.50):		
Wm. Bartlett & Son, repair shades	10.84	
City Treasurer, elevator licenses	10.00	
Fitzgerald & McAvoy, clips	27.83	
Johnson Temperature Regulating Co., repairs to temperature controls	30.08	
Otis-Fensom Elevator Co., cams	36.50	
Supreme Boiler & Engineering, repair heater	31.21	
Superintendent's Dept., labour, $1,144.10; material, $347.94	1,492.04	
Caretaker, M. J. Shephard, 12 mos.	1,500.00	
	$ 9,290.51	
Less heat and light charged to Central Power Plant	3,110.77	
		$ 6,179.74

79. Banting Institute (including Lecture Room, Toronto General Hospital)

Heat, Dept. of Public Works, Province of Ontario	$ 6,000.00	
Gas, $297.67; electric current, $3,837.09; water, $740.53	4,875.49	
Caretaker's supplies:		
Superintendent's Dept., material	493.08	
Cleaning ($6,259.15):		
Allen Mfg. Co., laundry	51.70	
Co-Operative Window Cleaning Co.	65.00	
Superintendent's Dept., labour	6,142.45	
Repairs and renewals ($3,222.48):		
Wm. Bartlett & Son, shades, repair shades	81.80	
J. Bernhardt, repainting smoke stack	45.00	
Brooks Marble Tile Co., floor repairs	160.00	
Canadian Powers Regulator Co., overhaul thermostat, etc.	48.25	
City Treasurer, elevator licenses	15.00	
W. A. Richardson, waterproofing	433.45	
Vulcan Asphalt & Supply Co., mastic flooring	13.70	
Superintendent's Dept., labour, $1,831.93; material, $593.35	2,425.28	
Caretaker, H. L. Vickery, 12 mos.	1,600.00	
	$22,450.20	
Less credits: cleaning, etc.	20.85	
		$ 22,429.35

80. Hygiene Building

Heat and light		$17,958.15	
Gas, $1,391.94; water, $5,146.56		6,538.50	
Caretaker's supplies:			
Superintendent's Dept., material		1,116.31	
Cleaning ($9,277.85):			
Allen Mfg. Co., laundry		57.60	
Co-operative Window Cleaning Co.		70.00	
Superintendent's Dept., labour		9,150.25	
Repairs and renewals ($2,815.20):			
Wm. Bartlett & Son, shades		7.00	
Johnson Temperature Regulating Co., repair control, etc.		30.85	
City Treasurer, four elevator licenses		20.00	
Superintendent's Dept., labour, $2,106.89; material, $650.45		2,757.35	
Caretaker, Jas. Irwin, 12 mos.		1,550.00	
		$39,256.01	
Less heat and light charged to Central Power Plant	$17,958.15		
Credits for cleaning, share of gas, water, etc.	9,829.45		
		27,787.60	
			$ 11,468.41

81. Medical Building

Heat and light	$ 5,329.83
Gas, water and occasional fuel ($1,160.62):	
Gas, $420.12, water, $649.19	1,069.31
Halliday Bros., fuel	79.40
Superintendent's Dept., labour, $9.98; material, $1.93	11.91
Caretaker's Supplies:	
Superintendent's Dept., material	143.44
Cleaning ($2,426.30):	
Allen Mfg. Co., laundry	18.50
F. Mottram, overtime service	104.50
White Window Cleaning Co.	55.00
Superintendent's Dept., labour	2,248.30

Repairs and Renewals ($2,930.72):			
Wm. Bartlett & Son, shades		$ 15.09	
Brooks Marble & Tile Co., mastic floor		69.00	
City Treasurer, license for elevator		5.00	
McIntyre Taylor, grates		25.92	
Superintendent's Dept., labour, $2,079.61, material, $736.10		2,815.71	
Caretaker, F. J. Mottram (including attendance at Council Meeting)		1,500.00	
		$13,490.91	
Less heat and light charged to Central Power Plant	$5,329.83		
Credits: cleaning, etc.	164.94		
		5,494.77	
			$ 7,996.14
			$349,672.17

VIII. SCHOOL OF HYGIENE

82. Salaries

(1) Administration:	
R. D. Defries, Director; also Professor of Hygiene and Epidemiology, and Head of Department of Epidemiology and Biometrics (paid also as Director of Connaught Laboratories)	$ 5,000.00
D. T. Fraser, Associate Director, without salary (paid in Department of Hygiene and Preventive Medicine)	......
J. Craigie, Secretary (paid also as Associate Professor of Epidemiology and in Connaught Laboratories)	750.00
K. M. Kerns, Office Assistant (paid also as Secretary, Department of Epidemiology and Biometrics)	500.00
(2) Epidemiology and Biometrics:	
R. D. Defries, Professor of Hygiene and Epidemiology, and Head of Department (paid also as Director and in Connaught Laboratories)	......
Associate Professors:	
J. Craigie, Epidemiology (paid also as Secretary and in Connaught Laboratories)	500.00
N. E. McKinnon, Hygiene and Epidemiology at $1,000 (also in Connaught Laboratories) on war service; T.I. & A.A. Contribution	50.04
W. Mosley, Public Health Administration	4,200.00
Miss Mary A. Ross, Assistant Professor of Biometrics (paid also $150 for additional services in training part-time Health Officers)	2,850.00
A. E. Berry, Lecturer in Public Health Administration (Sessional; paid also in Faculty of Applied Science)	500.00
Dr. A. Helen Thomson, Lecturer in Epidemiology—Salary $2,500; 5 mos. Wartime Bonus, $68.75	2,568.75
Special Lecturers (Temporary):	
Dr. Mary V. Jackson (also in Faculty of Medicine)	100.00
F. G. Pedley	55.00
Associates in Public Health Administration (Sessional):	
J. T. Phair	300.00
A. L. McNabb	150.00
Clinical Assistants in Public Health Administration (Sessional):	
H. R. Elliott	250.00
R. H. Malyon	250.00
Miss E. Wheler, Associate in Public Health Nursing—Salary $2,200; Wartime Bonus, 5 mos. $65	2,265.00
Dr. A. E. C. Riggs, Demonstrator in Epidemiology (also in Physiological Hygiene) 11 mos.—Salary $1,375; 4 mos. Wartime Bonus $33	1,408.00
Mrs. E. Kuitunen, Fellow in Epidemiology	1,200.00

Public Health Nurse Interne:

Miss H. G. Morrow—5 mos. Salary $500; Wartime Bonus $45.84	$ 545.84
Miss M. C. Woodside, 1 month	60.00

Additional services in connection with training part-time Health Officers:

F. O. Wishart (paid also in Department of Hygiene)	250.00
Miss Mary A. Ross (paid also as Assistant Professor of Biometrics)	150.00
A. J. Bishop (paid also in Department of Hygiene)	200.00
Miss E. M. Barr (paid also in Department of Hygiene)	100.00
K. M. Kerns (paid also as Office Assistant and Secretary)	100.00
W. Moore (paid also as Laboratory Assistant)	50.00
Miss S. R. McCausland (paid also as Laboratory Assistant)	50.00

Laboratory Assistants:

W. Moore	1,000.00
Miss S. R. McCausland	960.00
Miss L. Beattie	650.00
Miss J. MacDonald	600.00
K. M. Kerns, Secretary (paid also as Office Assistant)	600.00

(3) Physiological Hygiene:

Associate Professors:

D. Y. Solandt, also Acting Head of Department (paid also in Physiology)	650.00
D. L. McLean at $2,900 (also in Connaught Laboratories) on war service; T.I. & A.A. Contribution	145.08
E. W. McHenry (paid also in Connaught Laboratories, and in School of Nursing)	1,300.00

Assistant Professors:

H. M. Barrett, Industrial Hygiene, at $2,900; on war service from July	483.34
R. E. Haist	2,600.00
J. G. Cunningham, Lecturer in Industrial Hygiene (Sessional)	500.00

Research Associates:

Mrs. Ruth C. Partridge (paid also in Special Research)	800.00
Miss J. H. Ridout (paid in Connaught Laboratories)	......

Research Assistants:

Miss H. M. Perry, Nutrition Survey—Salary $1,300; 5 mos. Wartime Bonus $47.92	1,347.92
Miss H. J. Bell—Salary $1,400; 5 mos. Wartime Bonus $50	1,450.00
Miss J. Patterson—Salary $1,550; 5 mos. Wartime Bonus $53.11	1,583.11
H. N. MacFarland	500.00
Mrs. C. M. Young, Fellow in Nutrition Survey, 9½ mos.—Salary $855; 5 mos. Wartime Bonus $43.02	898.02
E. S. Fish, honorarium for Medical Services in connection with Nutrition Survey	100.00
Dr. A. E. C. Riggs, Clinical Assistant in Nutrition Survey (paid also in Epidemiology and Biometrics) 11 mos; Salary $916.66; 4 mos. Wartime Bonus $22	938.66
C. R. Cowan, Senior Technical Assistant, 3 mos. at $1,600; transferred to Special Research	400.00

Technical Assistants:

K. Roseblade at $1,500 from 1 October; transferred from Special Research	1,125.00
W. Staples at $950; on War Service; Pension Contribution	23.75
E. Pike, 10 mos; resigned	650.00
J. Horwood, 26 January to 30 June	389.47
Miss E. James	650.00
Miss J. M. Smith—Salary $765; 5 mos. Wartime Bonus $31.87	796.87
Miss L. C. Barber—Salary $990; 5 mos. Wartime Bonus $41.25	1,031.25

	Secretary:		
	Miss E. L. Mahon, 7 mos. at $1,250; transferred to Special Research	$ 729.17	
	Miss M. Mingay, from 9 February at $1,100	432.16	
(4)	Chemistry in relation to Hygiene:		
	P. J. Moloney, Associate Professor (paid also in Connaught Laboratories)	2,800.00	
	Miss E. M. Taylor, Demonstrator (part-time; Sessional—paid also in Connaught Laboratories)	500.00	
	George Kimm, Technical Assistant	1,050.00	
		$52,086.43	
	Less charged to Special Grants	23,193.42	
			$ 28,893.01

83. Maintenance of Department

(1)	Administration ($874.67):	
	Association of Schools of Public Health, membership dues	25.00
	Canadian Engineering Publication, advertising	44.00
	Canadian National Telegraphs, telegrams	23.89
	Canadian Public Health Association, reprints, advertising	25.50
	Dr. R. D. Defries, sundry disbursements	10.00
	Engineering Institution of America, advertising	20.00
	Dr. Arthur Goulding, field expenses	19.85
	Mimeograph Co., stencils, paper, etc.	25.92
	Office Specialty Co., folders, cabinet	11.25
	Photographic Service, taking groups, etc.	34.00
	Postage	65.00
	Robbins & Townsend, line-a-time rebuilt	17.00
	University Press, calendars, cards, letterheads	187.27
	Accounts under $10 (5)	19.97
	Superintendent's Dept., labour, .60; telephone, $345.04; freight, .38	346.02
(2)	Epidemiology and Biometrics ($618.99):	
	Dr. R. D. Defries, sundry disbursements	10.00
	Mimeograph Co., stencils, paper, ink, etc.	52.47
	Dr. L. A. Pequenat, expenses to Quebec meeting Public Health Association	90.00
	Thos. Pocklington, charts	12.50
	Postage	10.00
	Ryerson Press, splicer, cement, projector, etc.	301.95
	University Press, stationery, chalk, pay envelopes	120.42
	Accounts under $10 (5)	21.65
(3)	Physiological Hygiene ($2,811.64):	
	Bay Salvage, chairs, desks, trays, etc.	145.25
	Canadian General Electric, fan	76.09
	Central Scientific Co., lamps, regulator, etc.	53.46
	Eastman Kodak Co., metal prints	198.55
	Eastman Photographic Stores, prints, chemicals, etc.	110.99
	T. Eaton Co., camera	54.00
	Ferranti Electric Co., cardiograph	750.00
	Fisher Scientific Co., electripode	346.92
	General Office Furniture Co., desk	31.50
	Harvard Apparatus Co., electric clock	62.16
	Joseph McDowell & Co., calculator machine	175.00
	Mimeograph Co., paper, correcting fluid	15.31
	Postage	5.00
	Rainbow Lantern Slide Co., slide	17.60
	Rudolph Schick, charts mounted	13.50
	Dr. D. Y. Solandt, travelling expenses	150.10
	Thomas & Corney Typewriter, Remington $80.00; less allowance $10.00, etc.	97.50
	University Press, stationery, folder, paper, etc.	225.81
	Accounts under $10 (2)	1.48
	Superintendent's Dept., labour, $170.56; material, $84.86; freight, $26.00	281.42

(4) Chemistry in Relation to Hygiene ($320.08):		
Canadian Laboratory Supplies, analytic balance, etc.	$ 290.90	
P. J. Moloney, sundry disbursements	9.68	
Accounts under $10 (5)	19.18	
Entry to transfer and charge T. F. Rockefeller School of Hygiene Account to reimburse Dept. of Hygiene for the payment of two accounts of Gray Bus Line	103.00	
	$ 4,728.06	
Less credits: sale of material	11.34	
		$ 4,716.72
		$ 33,439.73

IX. FACULTY OF APPLIED SCIENCE

84. Salaries

Dean's Office

C. R. Young, Dean (also Professor in Department of Civil Engineering; Municipal and Structural without salary):			
Salary	$6,000.00		
Expenses	1,500.00		
		$ 7,500.00	
W. S. Wilson, Assistant Dean (paid as Secretary to Faculty)		......	
			$ 7,500.00

Applied Physics

K. B. Jackson, Associate Professor	$ 3,800.00	
V. L. Henderson, Lecturer (Sessional; paid also $160 for Extension Work)	2,150.00	
Instructors (Sessional):		
E. L. Dodington (paid also $600 in Special Research and $180 for Extension Work)	1,600.00	
L. E. Jones (part-time; paid also $160 for Extension Work)	1,100.00	
Miss R. Cave, Office Assistant and Librarian (part-time; paid also $625 in Civil Engineering: Surveying and Geodesy, and $100 in Photographic Service)	575.00	
H. V. Steer, Mechanician (Sessional; part-time; paid also $525 in Civil Engineering: Surveying and Geodesy and $675 in Special Research)	600.00	
		$ 9,825.00

School of Architecture

Professors:	
H. H. Madill, also Head of Department, at $4,700, part-time from April, 1941	$ 2,200.00
E. R. Arthur, Architectural Design	4,500.00
Assistant Professors:	
H. J. Burden at $3,200; on war service; contribution to T.I. & A.A.	160.08
W. E. Carswell	2,700.00
Special Lecturers (Sessional):	
H. S. M. Carver at $1,550 and $350 as Special Lecturer in Town Planning	1,900.00
D. MacKenzie Waters, Architectural Design, part-time at $1,000; on war service	......
W. S. Wilson, Architectural Economics (paid also $3,600 as Secretary to Faculty)	250.00
A. S. Mathers	200.00
H. B. Dunington-Grubb, Landscape Architecture	100.00
J. Layng, Special Instructor in Architectural Design (Sessional)	900.00

Instructors:		
P. Brieger, Fine Art (part-time, paid also in Arts)	$ 300.00	
F. Coates, Modelling (Sessional)	950.00	
Miss J. C. Laing, Librarian and Instructor, Architectural History and French	1,900.00	
G. A. Arksey, Attendant in Drafting Rooms (Sessional)	800.00	
Miss E. W. Dyer, Office Assistant (paid also $350 in Engineering Drawing)	550.00	
		$ 17,410.08

Chemical Engineering and Applied Chemistry

Professors:		
J. Watson Bain, Chemical Engineering	$ 5,700.00	
M. C. Boswell, Organic Chemistry (paid also $10 for Extension Work)	4,900.00	
E. G. R. Ardagh, Applied Chemistry	4,500.00	
Associate Professors:		
E. A. Smith (paid also $600 for Extension Work)	3,500.00	
R. R. McLaughlin	3,500.00	
Lecturers (Sessional):		
W. C. Macdonald at $1,900; on war service; contribution to T.I. & A.A.	95.04	
J. G. Breckenridge (paid also $450 in Special Research)	1,950.00	
A. M. FitzGerald	1,800.00	
Instructors (Sessional):		
B. Marks	1,200.00	
L. J. Rubin	1,200.00	
Demonstrators (Sessional):		
M. Adelman	1,100.00	
J. O. Thompson	1,100.00	
W. G. MacElhinney (paid also $315 in Special Research)	1,000.00	
E. T. Williams (paid also $187.50 in Special Research)	1,000.00	
F. A. Harry	900.00	
G. A. J. Joel	900.00	
E. B. Trickey (paid also $475 in Special Research)	900.00	
J. B. J. Heberling	850.00	
G. L. Milligan	648.33	
Mrs. Hilda Hampson	600.00	
Special Lecturers (Sessional):		
T. Linsey Crossley, Pulp and Paper	150.00	
A. V. deLaporte, Sanitary Chemistry	150.00	
A. S. Hunt, Lecture Assistant and Glass-blower	1,800.00	
Lecture Assistants:		
M. L. Hammond at $1,000; 1 month—resigned	83.33	
Ross Mowat, 16 weeks at $15 per week, 25 2/3 wks. at $16	645.33	
W. T. Storton, Laboratory Assistant	1,350.00	
Laboratory Attendants:		
William Connor, 26 5/6 weeks at $15 per week, and 25 1/3 weeks at $16.50	820.50	
John Martin, 26 5/6 weeks at $13 per week, and 25 weeks, 2 days at $14.50	716.19	
Jesse Stoate, 15 weeks, 5 days at $13 per week	205.84	
D. J. Mitchell, 23½ weeks at $13 per week	305.50	
David Burling, 21½ weeks, at $13 per week	264.50	
Donald James, 14 weeks at $12 per week	168.00	
Roy Sweezie, 12 2/3 weeks at $12 per week, 2 weeks at $13	204.00	
D. Gorton, 2 weeks, 4 days at $12 per week	32.00	
Miss D. Birkett, Office Assistant and Librarian (paid also $200 in Secretary's Office and $50 in Special Research)	1,050.00	
		$ 45,288.56

Civil Engineering: Municipal and Structural

Professors:		
C. R. Young (paid as Dean of Faculty)		
T. R. Loudon, Applied Mechanics, at $5,000; on war service; contribution to Pension Fund	$ 200.00	
Assistant Professors:		
C. F. Morrison	3,000.00	
W. L. Sagar at $2,700; on war service; contribution to T.I. & A.A.	135.00	
Robert F. Legget	2,850.00	
M. J. C. Lazier, 6 mos. at $2,650, 6 mos. part-time at $1,500	2,075.00	
M. W. Huggins	2,600.00	
Lecturers (Sessional):		
R. B. McIntyre, Applied Mechanics (paid from Special Funds)	....	
C. E. Helwig	2,000.00	
A. E. Berry, Special Lecturer, Municipal Engineering (paid also in School of Hygiene)	1,000.00	
Demonstrators (Sessional):		
S. H. de Jong	1,200.00	
B. Etkin	1,000.00	
W. H. M. Laughlin (part-time, Michaelmas Term)	100.00	
W. Kubbinga, Mechanician (paid also $36.50 for Overtime)	1,900.00	
J. J. Brown, Laboratory Assistant, 10 months	1,100.00	
Miss H. L. Redmond, Office Assistant and Librarian (paid also $525 in Electrical Engineering)	550.00	
		$ 19,710.00

Civil Engineering: Surveying and Geodesy

W. M. Treadgold, Professor, also Head of Department (paid also $575 for Summer Camp)	$ 4,600.00	
Associate Professors:		
S. R. Crerar (paid also $500 for Summer Camp)	4,000.00	
E. W. Banting (paid also $475 for Summer Camp)	3,800.00	
J. W. Melson (paid also $450 for Summer Camp, and $200 for Extension Work)	3,600.00	
T. L. Rowe, Instructor (Sessional; paid also $300 in Special Research, $206.25 for Summer Camp, and $75 in Faculty of Forestry)	1,650.00	
H. L. Wainberg, Demonstrator (Michaelmas Term; paid also $600 in Engineering Drawing)	400.00	
H. V. Steer, Mechanician (Sessional; part-time; paid also in Applied Physics and in Special Research)	525.00	
Miss R. Cave, Office Assistant and Librarian (paid also in Applied Physics and in Photographic Service)	625.00	
		$ 19,200.00

Electrical Engineering

Professors:	
H. W. Price, also Head of Department	$ 5,500.00
A. R. Zimmer	4,300.00
Associate Professors:	
V. G. Smith	3,600.00
B. deF. Bayly at $3,400; on war service from 31 October	1,515.85
Assistant Professors:	
D. N. Cass-Beggs (paid also from Special Funds)	2,800.00
R. J. Brown	2,600.00
Lecturers (Sessional):	
J. E. Reid	2,300.00
L. S. Laughland, on war service	......
F. Noakes	2,200.00

Demonstrators (Sessional):		
R. G. Anthes (paid also from Special Funds)	$ 2,400.00	
H. A. Courtice	1,200.00	
C. H. Salvadge	1,100.00	
F. H. Squires	1,100.00	
W. E. White at $1,100; resigned 31 March	993.53	
S. K. Cheney (part-time)	350.00	
E. A. Ricker (part-time)	350.00	
D. M. Lovatt (part-time)	300.00	
D. B. McKichan (part-time)	300.00	
G. W. N. Fitzgerald (part-time, Easter Term)	200.00	
A. E. MacLaren (part-time, Easter Term)	200.00	
J. W. Lawson, Mechanician	2,000.00	
W. R. McKee, Electrician	2,000.00	
W. L. Bakewell, Assistant Electrician	1,375.00	
Miss H. L. Redmond, Office Assistant and Librarian (paid also in Civil Engineering; Municipal and Structural)	525.00	
		$ 39,209.38

Engineering Drawing

Professors:		
J. R. Cockburn, Descriptive Geometry	$ 5,000.00	
W. J. Smither, Structural Engineering; ob 18 January, balance of salary paid to widow	4,200.00	
W. J. T. Wright (paid also $300 as Special Lecturer, Technical English)	4,200.00	
Assistant Professors:		
A. Wardell	2,900.00	
W. B. Dunbar	2,800.00	
Lecturers (Sessional):		
P. V. Jermyn	2,400.00	
J. J. Spence	2,200.00	
Instructors (Sessional):		
R. M. Clark	1,700.00	
G. R. Edwards	1,700.00	
D. P. Scott	1,400.00	
Demonstrators (Sessional):		
D. G. Wertheim at $750, resigned 31 December	321.43	
H. S. Wainberg (Easter Term, paid also in Civil Engineering: Surveying and Geodesy)	600.00	
J. S. Vigder (part-time; paid also $700 in Mathematics)	500.00	
H. J. Franklin (part-time)	350.00	
W. E. Lehman (part-time)	350.00	
H. R. Sumner (part-time)	350.00	
W. W. Farquhar (part-time)	300.00	
E. A. Frith (part-time)	300.00	
J. W. Speight (part-time)	300.00	
J. W. Waghorne (part-time)	300.00	
G. Woodall (part-time, Easter Term)	200.00	
C. F. Phripp (part-time, Temporary)	150.00	
E. Sirluck, Assistant (Temporary)	125.00	
G. Brown, Attendant in Drafting Rooms	1,100.00	
Miss E. W. Dyer, Office Assistant (paid also in School of Architecture)	350.00	
		$ 34,096.43

Mechanical Engineering

Professors:		
R. W. Angus (paid also $10 for Extension Work)	$ 6,000.00	
E. A. Allcut (paid also $200 for Extension Work)	4,800.00	
Associate Professors:		
Ross Taylor, resigned 30 June	3,600.00	
W. G. McIntosh	3,500.00	

Assistant Professors:		
G. R. Lord	$ 2,800.00	
R. C. Wiren	2,600.00	
Lecturers:		
D. D. Panabaker	2,600.00	
I. W. Smith (Sessional)	1,700.00	
Demonstrators (Sessional):		
W. Laari at $1,200 plus $15 for additional services	1,215.00	
W. Bruce at $1,100 plus $15 for additional services	1,115.00	
W. H. Brydon	1,100.00	
J. A. Carter at $1,100, resigned 15 April	1,021.43	
G. H. D. Martin (paid also $330 in Special Research)	1,100.00	
A. E. Aeberli (part-time)	350.00	
J. B. Bryce (part-time)	350.00	
A. D. Hogg (part-time)	350.00	
W. E. B. Parker (part-time)	175.00	
C. E. Lewis (Easter Term)	600.00	
G. Gung (part-time, Easter Term)	100.00	
Temporary Assistants:		
D. J. Parrish	70.00	
W. J. Scarlett	70.00	
F. Hickey, Engineer and Machinist	2,000.00	
A. Emond, Assistant Machinist, 304 hours at 75 cents per hour	228.00	
J. Price, Laboratory Attendant	1,200.00	
Fireman, at 55 and 50 cents per hour:		
J. Vaillancourt	558.60	
W. Wilson	226.60	
W. Kelly	66.00	
Miss M. Burt, Office Assistant and Librarian at $1,150 plus $15 for additional services	1,165.00	
		$ 40,660.63

Metallurgical Engineering

G. A. Guess, Professor	$ 5,700.00	
Associate Professors:		
J. A. Newcombe (paid also $350 for Extension Work)	3,900.00	
R. J. Montgomery	3,700.00	
J. E. Toomer, Assistant Professor	3,450.00	
A. Frumkin, Lecturer (Sessional; paid also $22.50 for Extension Work)	1,800.00	
Hector Ross, Laboratory Assistant and Demonstrator (paid also $40 in Secretary's Office)	1,000.00	
Andrew Taylor, Attendant, 28 weeks at $10 per week	280.00	
Miss M. P. Carter, Stenographer (Sessional; paid also $393.75 in Secretary's Office)	300.00	
		$ 20,130.00

Mining Engineering

Professors:		
C. G. Williams, also Head of Department	$ 6,000.00	
J. T. King	4,500.00	
S. E. Wolfe, Lecturer at $2,600 for 3 mos., Assistant Professor at $3,000 from 1 October	2,900.00	
W. A. M. Hewar, Instructor (Sessional)	1,700.00	
Demonstrators (Sessional):		
S. G. Farrar	1,200.00	
E. J. Hick	1,200.00	
L. Pancer	1,200.00	
E. Tozer, Laboratory Assistant and Mechanician (paid also $22.75 in Department of Chemistry)	1,500.00	
C. Waybrant, Laboratory Assistant, Assaying (paid also $7 in Department of Chemistry)	1,300.00	
H. J. Reilly, Assistant Mechanician, 32 weeks at $30 per week	960.00	

Laboratory Helpers, each 31 weeks:		
Jack Sherwood	$ 465.00	
William Stewart	435.00	
Miss J. Bradshaw, Office Assistant and Librarian	1,150.00	$ 24,510.00

Special Lectures

Special Lecturers (Sessional):		
R. E. Laidlaw, Engineering Law	$ 500.00	
W. J. T. Wright, Technical English (paid also in Engineering Drawing)	300.00	
Rev. G. A. McMullen, Public Speaking (paid also $500 for Extension Work)	250.00	$ 1,050.00

Secretary's Office

W. S. Wilson, Secretary (paid also in Architecture)	$ 3,600.00	
Miss E. Birkett, Assistant Secretary	1,800.00	
Miss E. Singleton, Assistant	1,050.00	
Stenographers:		
Miss G. Simpson at $1,000 from 1 October	750.00	
Miss D. Birkett (part-time; paid also in Chemical Engineering and in Special Research)	200.00	
Miss M. P. Carter (paid also in Metallurgical Engineering)	393.75	
Office Attendant:		
A. Dykeman, on war service; contribution to Pension Fund	28.00	
G. P. Prince (Temporary)	685.00	
H. Ross, Messenger, 4 weeks at $10 per week (paid also in Metallurgical Engineering)	40.00	$ 8,546.75
		$287,136.83

85. Applied Physics

Supplies ($382.09):		
Aikenhead Hardware Co., hardware	$ 50.06	
Art Metropole, paper	11.35	
Canada Building Material, plaster	23.65	
Consolidated Plate Glass, plate glass	36.78	
Engineering Society University of Toronto, pads	21.60	
Grand & Toy, pencil sharpener	12.00	
McCallum Seal Service, reconditioned seal	13.49	
Photographic Service, slides, chemicals, etc.	75.30	
University Press, paper	12.03	
Accounts under $10 (10)	37.56	
Superintendent's Dept., freight, .33; labour, $3.24; material, $74.70	78.27	
Sundry Disbursements by department	10.00	
Apparatus ($863.34):		
Aikenhead Hardware, drills, nuts, tools	124.96	
Alpha Areon Radio, speaker, etc.	23.69	
Canadian Astalic Ltd., model pickup	22.14	
Canadian Fairbank Morse, metal	20.23	
Walter A. Carveth & Co., lens	105.00	
E. A. Doddington, vacuum cleaner	15.00	
A. S. Hunt, test tubes	17.00	
J. A. Long, used camera	25.00	
Office Specialty Mfg. Co., letter cabinets, chair	66.50	
Peckovers Ltd., steel	13.70	
The Pocklington Co., etching glass dials	15.00	
Queen City Glass Co., plate glass	30.16	
J. F. Phillips, reflex camera parts	100.00	
Photo Service, slides, reprint	20.40	
Renold-Coventry Ltd., spiral gears	12.51	

Fred Shorney Ltd., lens	$ 75.00	
Wholesale Radio Co., parts, sockets	29.65	
Accounts under $10 (12)	64.64	
Superintendent's Dept., labour, $65.89; material, $16.87	82.76	
	$ 1,245.43	
Less Sundry Credits, sale of material	55.00	
		$ 1,190.43

86. School of Architecture

Supplies ($484.03):		
Beaux Arts Institute, architectural programme	$ 55.78	
R. G. Dalton, blue print paper	10.03	
Engineering Society University of Toronto, paper	14.30	
Photographic Service, slides, prints, etc.	78.69	
Postage	16.00	
Reeves & Sons (Canada) water colour boards, etc.	34.40	
Robbins & Townsend, typewriter inspection, ribbons	10.95	
C. L. Todd, subscription, pencil points	10.00	
University Press, magazines, stationery, etc.	75.52	
Accounts under $10 (20)	94.04	
Superintendent's Dept., freight, $28.67; labour, $13.93; material, $33.94	76.54	
Sundry disbursements by Dept.	7.78	
Apparatus (including books) $58.08:		
University Press, recover case	4.15	
Superintendent's Dept., labour, $32.91; material, $21.02	53.93	
Models for life class:		
H. H. Madill, re-imbursement for payments made	16.00	
Staff Expenses—outdoor sketching class:		
H. H. Madill, expenses for members of staff	100.07	
	$ 658.18	
Less sale of material	9.35	
		$ 648.83

87. Chemical Engineering and Applied Chemistry

Supplies ($8,485.67):	
Aikenhead Hardware, files	$ 10.98
American Chemistry Society, journals	11.40
American Instrument Co., auto-clave, tube	20.20
Armstrong Cork & Insulation Co., corks	220.87
British Drug Houses, glassware, chemicals	175.35
Canada Foils Co., tin foil	10.19
Canadian Industries, soda, ammonia	31.10
Canadian Laboratory Supplies, glassware, etc.	1,915.27
Canadian Liquid Air, oxygen, etc.	74.82
Canadian Wire & Cable Co., copper wire	16.74
Central Scientific Co., thermometer, pipes, etc.	1,599.94
Chemistry Dept., log cards	4.73
Consumer Glass Co., tubes, caps, glassware	95.44
T. J. Cunerty, charts	17.00
Dominion Glass Co., bottles	30.00
Dominion Oxygen Co., acetylene	24.45
T. Eaton Co., tables	10.35
General Steelware Ltd., pails	129.06
B. Greening Wire Co., nichrome wire	137.06
Holliday Flint Glass Works, test tubes	70.84
Ingram & Bell, glassware, dishes, etc.	601.09
Lake Simcoe Ice & Fuel Co., ice	44.23
Mallinckrodt Chemical Works, acids	42.00
MacCallum Scale Service, clean balance	78.00
Merck & Co., chemicals	184.99
Jas. Morrison Brass Mfg. Co., repair gauge	14.21
Photographic Service, slides, photostats, etc.	24.95

Postage	$ 21.50	
Robinson Clay Products, water jar and cover	16.10	
E. F. Sargent & Co., pyknometer	27.39	
Textile Products Ltd., towels	193.19	
University Press, text books, stationery, etc.	203.85	
Accounts under $10 (16)	84.56	
Sundry Disbursements by Dept., stationery, $8.10; telephone, $8.35; sundries, $12.00	28.45	
Superintendent's Dept., phone, .99; freight, $10.32; labour, $875.86 material, $1,428.20	2,315.37	
Apparatus ($1,112.38):		
Canadian Laboratory Supplies, circulating pump	193.30	
Central Scientific Co., rheostats	40.96	
Ingram & Bell, analytical weights	200.00	
Mrs. C. H. Mitchell, desk, chair, cabinet, etc.	95.00	
Superintendent's Dept. labour, $238.25; material, $344.87	583.12	
	$ 9,598.05	
Less Laboratory Deposits	2,183.23	
		$ 7,414.82

88. Civil Engineering: Municipal and Structural

Supplies ($729.76):		
Aikenhead Hardware, belt dressing, rope, etc.	$ 75.74	
Bains & David, steel	71.68	
Canadian Laboratory Supplies, acids, ether	17.72	
McBain Foundry, bars	35.86	
Postage	53.00	
Pratt & Whitney, cutters	28.52	
Robbins & Townsend, inspection, key tops, ribbons	11.70	
University Press, stationery, laboratory books	255.96	
Accounts under $10 (3)	9.55	
Superintendent's Dept., freight, $6.91; labour, $86.50; material, $76.62	170.03	
Apparatus ($231.21):		
Canadian Laboratory Supplies, dishes and blades	24.38	
Central Scientific Co., balance weights	49.75	
General Steelwares Ltd., pans and bowls	11.73	
London Machinery Co., barrow	20.75	
W. S. Tyler Co.	77.85	
Accounts under $10 (4)	19.09	
Superintendent's Dept. labour, $1.07; material, $26.59	27.66	
	$ 960.97	
Less Sale of Material	78.50	
		$ 882.47

89. Civil Engineering—Surveying and Geodesy

Supplies ($648.35):		
Aikenhead Hardware Co., scale, bolts, buffer	$ 17.91	
Arts Metropole, gauge pole, arrows, tape	263.70	
Canada Decalcomania, letters and numerals	20.35	
Engineering Society University of Toronto, books, etc.	41.94	
Harry Gordon's Hardware, padlocks	13.20	
Geo. W. Hudson, refinishing case	75.00	
M. Langmuir Mfg. Co., straps	27.00	
Thos. Pocklington Ltd., repair level	12.50	
T. Tomlinson Foundry Co., plumb bob castings	16.20	
University Press, pads, covers, binding, etc.	65.72	
Accounts under $10 (4)	20.12	
Sundry Disbursements by Dept., stationery, $5.00; sundries, $5.00	10.00	
Superintendent's Dept., freight, $1.46; labour, $32.65; material, $30.60	64.71	
Apparatus:		
Art Metropole, steel tapes	89.10	

Summer Survey Camp ($2,391.27) Maintenance:		
Instructional Staff:		
E. W. Banting	$ 660.02	
S. R. Crerar	500.00	
J. W. Melson	450.00	
T. L. Rowe	206.25	
W. M. Treadgold	575.00	
Sundry expenses ($1,059.09):		
Aikenhead Hardware, cot springs	13.52	
T. Eaton Co., kitchenware	82.20	
Engineering Society University of Toronto, notes	18.75	
Hydro Electric Power Commission services	72.29	
Minden Lumber & Bldg., supplies, lumber	42.49	
J. E. Minto, caretaker, $240.00; labour, $341.68; ice supply $35.00	616.68	
University Press, text books	28.50	
Accounts under $10 (3)	14.33	
Superintendent's Dept., freight, $8.83; labour, $30.01; material, $131.49	170.33	
	$ 4,187.81	
Less Laboratory Deposits	$ 482.00	
		$ 3,705.81

90. Electrical Engineering

Light	$ 214.73
Supplies ($2,092.83):	
Aikenhead Hardware, screws, drill, hardware	173.19
Canadian Wire & Cables, copper wire, cable, etc.	199.06
Canadian General Electric Co., carbon lamp, etc.	96.39
W. H. Cooper Co., clips	27.91
Crouse-Hinds Co., condulet assemblies	94.67
Diamond State Fibre Co., panels	26.60
Dominion Carbon Brush, brushes	15.15
Exide Batteries of Canada, batteries	53.15
General Dry Batteries of Canada, batteries	90.00
General Radio Co., precision dials	14.10
Leeds & Northrop Co., switches, coil, etc.	87.14
W. R. McKee, cases, voltmeters, etc.	28.00
Murdock Duplicator & Stationery, paper, stencils	82.60
Office Specialty Co., folders, guides	86.20
Photographic Service, photostats, blue prints	20.85
Postage	18.00
Waller Office Appliance Co., gelatine roll	14.00
Westinghouse Brake & Signal Co., westoctors	16.28
Weston Electrical Instrument Corp., hinges, etc.	17.22
Wholesale Radio Co., rheostats, etc.	426.43
University Press, printing, stationery	67.48
Accounts under $10 (12)	75.13
Sundry Disbursements by Dept., stationery, $14.80; hardware, $12.78; telephone, $8.40; sundries, $14.02	50.00
Superintendent's Dept., telephone, $2.97; freight, $69.07; labour, $97.07; material, $144.17	313.28
Apparatus ($710.38):	
H. P. Ayers, micro-ammeter	30.00
Bristol Co., of Canada, thermometer	224.00
Canadian General Electric Co., slip astector	34.00
Harwick Hindle Incorporated, rheostat	14.33
Leeds & Northrup Co., resistance box, condensors	366.93
Weston Electrical Instrument Corp., equipment	41.12
Furniture, printing and incidentals:	
University Press, printing	57.17
Special Supplies:	
Canada Metal Spinning Co., copper spinning	36.72

Short Wave:			
R. G. Anthes		$ 474.00	
Special Apparatus ($720.43):			
W. B. Blackhall		330.00	
Canadian Westinghouse Co., bases for thyrotrons		350.76	
Research Enterprise, tubes		2.90	
Superintendent's Dept., freight		36.77	
		$ 4,306.26	
Less light charged to Central Power Plant	$ 214.73		
Charged to E. A. Wallberg Memorial Fund	1,231.15		
Sundry Credits: Laboratory Deposits	101.80		
		$ 1,547.68	
			$ 2,758.58

91. Engineering Drawing

Supplies ($390.98):		
D. Gestetner of Canada Ltd., stencils, etc.	$ 21.30	
C. W. Mack, stamp and dater	24.68	
Photographic Service, blue prints	12.45	
Postage	6.00	
University Press hand book, etc.	103.95	
Accounts under $10 (8)	27.95	
Superintendent's Dept., freight, $1.05; labour, $121.65; material, $71.95	194.65	
Apparatus:		
Superintendent's Dept., labour, $57.84; material, $27.84	85.68	
Printing Instruction sheets ($129.13):		
D. Gestetner, stencils, ink, paper, etc.	61.35	
University Press, printing, etc.	67.78	
	$ 605.79	
Less Credit Laboratory Deposits	48.85	
		$ 556.94

92. Mechanical Engineering

Supplies ($802.62):	
Aikenhead Hardware, indicators, hose, etc.	$ 86.94
Canadian Laboratory Supplies, glassware, wire, etc.	29.64
Central Scientific elements	19.70
Garlock Packing Co. packing	21.60
D. Gestetner (Canada) Ltd. stencils & pens	10.80
Library, books lost	15.19
Monarch Belting Co. belting, etc.	59.74
McColl Frontenac Oil Co., oil	71.64
Postage	30.00
Scythes & Co. polish materials	19.84
Taylor Instrument Co. thermos	23.08
Accounts under $10 (6)	32.23
Sundry Disbursements, sundries	9.91
Superintendent's Dept., freight, $3.00; labour, $52.68; material, $316.63	372.31
Apparatus—Thermodynamics ($128.95):	
Worr Foundry Co. grate bars	92.00
Superintendent's Dept. labour, $23.20; material, $13.75	36.95
Apparatus—Hydraulics ($131.83):	
Worr Foundry Co. grate bars	85.33
Superintendent's Dept., labour, $46.23; material, .27	46.50
Proportion of Fuel (Experimental Plant):	
Halliday Bros. fuel	1,478.62

Furniture, printing and incidentals ($240.29):			
Engineering Society U. of T. charts		$ 6.40	
Photographic Service, negatives, prints, etc.		37.36	
University Press, folders, stationery, printing		196.53	
		$ 2,782.31	
Less Credits Laboratory Deposits	$ 16.35		
Sale of material	125.15		
		141.50	
			$ 2,640.81

93. Metallurgical Engineering (including Ceramics)

Supplies ($820.57):		
Canada Metal Co. copper, lime, etc.	$ 12.45	
Canadian Laboratory Supplies, element, rod, etc.	338.42	
Canadian Liquid Air, rental of cylinders	14.65	
Canadian National Carbon, carbons	14.15	
Central Scientific Co., glassware, thermometer	38.08	
Eastman Photographic Stores, photo paper, etc.	121.51	
Johnson Mathey Co., platinum catrode	25.77	
W. H. Kubbinga, machine work	10.00	
Postage	4.00	
University Press, mimeograph paper, stationery	29.26	
Accounts under $10 (13)	45.76	
Sundry Disbursements, telephone, $5.00; sundries, $5.59	10.59	
Superintendent's Dept., freight, $3.20; labour, $25.23; material, $127.50	155.93	
Apparatus ($1,440.83):		
Canadian Laboratory Supplies, muffle furnace	178.75	
Canadian Liquid Air, oxygen regulator	17.25	
Consumer's Gas Co., oven furnace, griddles	253.00	
Instruments Ltd., tensometer parts	803.50	
W. H. Kubbinga, machine work	24.60	
W. R. McKee, electrical repairs	12.00	
Peckover's Ltd., steel plates	13.27	
Williams & Wilkins, muffles	62.60	
Superintendent's Dept., freight, .35; labour, $62.41; material, $13.10	75.86	
	$ 2,261.40	
Less charged to Wallberg Bequest	803.50	
		$ 1,457.90

94. Mining Engineering

Supplies ($2,495.93):		
Aikenhead Hardware, hardware	$ 11.97	
Wm. Ainsworth & Sons, Inc., weights	22.76	
Art Metropole, prints	10.80	
Bausch & Lomb Optical Co., konimeter slides, etc.	25.27	
Canadian Industries, chemicals	205.00	
Canadian Ingersol-Rand, air drill hose	27.00	
Canadian Laboratory Supplies, batteries, stains, etc.	62.31	
Central Scientific Co., apparatus, chemicals	64.80	
Denver Fire Clay Co., crucible supports, etc.	312.97	
T. Eaton Co., soap, cleaners, oilcloth, etc.	49.74	
Engineering Society University of Toronto, refills, graph paper	15.00	
Fahralloy Canada, Ltd., grinding balls	59.69	
Fletcher Russell Co., muffles, stops, supports	210.00	
Grand & Toy Ltd., refills, tape	10.09	
A. S. Hunt, smoke guns, glassware	13.50	
Imperial Oil Co., oil	14.35	
McBain Foundry, furnace pipes, dampers	23.04	
Mines Assay Supplies, lead foil	16.56	
Morgan Crucible Co., scorifiers, etc.	146.63	
Office Specialty Co., folders, files	16.15	
Ontario Rubber Co., tubing	21.17	

Photographic Service, blue prints	$ 17.38	
Postage	20.00	
Railway and Power Engineering Co., cement	15.00	
Roneo Co., of Canada, ink, stencils	38.60	
T. S. Simms & Co., varnish and brushes	55.83	
Thompson Balance Co., weights	20.19	
W. S. Tyler Co., sieves, blotting paper, etc.	64.26	
Sundry Disbursements by Dept., phone $15.68; sundries, $6.74	22.42	
University Press, stationery, printing, directories	363.01	
Accounts under $10 (10)	48.79	
Superintendent's Dept., freight, $165.20; labour, $29.17; material, $220.09	414.46	
Apparatus ($77.19):		
N. Smith Belting Works, pulleys	15.30	
Smith & Travers, goniometer	30.00	
Superintendent's Dept., labour, $21.97; material, $9.92	31.89	
	$ 2,495.93	
Less Credit Laboratory Deposits	167.15	
		$ 2,328.78

95. General Expenses

Stationery, printing, calendar, office supplies and incidentals ($2,811.26):		
Canadian National Telegraphs, telegrams	$ 11.03	
Carbon Paper Service, coupons, paper	87.23	
Might Directories, city directory	43.20	
Munson Supply Co., typewriter keys	12.00	
Office Specialty Co., filing cabinet	71.20	
Photographic Service, prints	168.89	
Postage	264.00	
Robbins & Townsend, overhauling, inspection	36.80	
Society for Promotion of Engineering Education, membership dues	16.83	
Thomas & Corney, typewriter	133.65	
University Press, printing, stationery	1,815.87	
Accounts under $10 (6)	19.81	
Sundry Disbursements by Dept., phone $10.00; sundries, $11.83	21.83	
Superintendent's Dept., freight, $7.10; labour, $79.85; material, $21.97	108.92	
Clerical Assistance ($174.50):		
Donald Burnell, messenger service	142.00	
Miss L. Gray, 4 days	10.00	
Mrs. F. E. Kirk, 9 days	22.50	
Furniture, etc.:		
Office Specialty Co., desk and chair	71.50	
	$ 3,057.26	
Less credit laboratory deposits	92.30	
		$ 2,964.96

96. Photographic Service

Salaries:		
G. R. Anderson, Manager, without salary	......	
C. Crowther, chief photographer	$ 1,450.00	
Mrs. Muriel Milne, first assistant photographer	1,200.00	
Frank Stark, second assistant photographer (10 mos.)	1,100.00	
Photographic Assistants:		
W. Vance, at $1,000.00; 4½ mos., resigned	375.00	
F. Sayer, at $900.00; 4 mos., resigned	300.00	
Mrs. Margaret Tod, 8 weeks, 5 days at $15.00 per week; at $800.00 from 4 January	526.05	
G. Carter, 37 weeks, 5 days at $13.50 and $15.00 per week	551.00	
Mrs. R. E. Morley, secretary	1,250.00	
Miss R. Cave, office assistant and Librarian, part-time (paid also $575.00 in Applied Physics and $625.00 in Civil Engineering, Surveying and Geodesy)	100.00	
		$ 6,852.05

Expenses:		
Supplies:		
W. E. Booth Co., chemicals	$ 36.40	
Canadian General Electric, electric bulbs	16.00	
Eastman Photo Stores, photo paper, plates, etc.	607.74	
Gevaert Co. of Canada, chemicals	105.25	
Instruments Ltd., blue print paper, etc.	79.71	
Rectigraph Co., rectigraph paper, etc.	359.70	
University Press, stationery, printing, etc.	75.02	
Accounts under $10 (11)	33.35	
Superintendent's Dept., freight, .17; labour, $15.05; material, $16.79	32.01	
		$ 1,345.18
		$ 8,197.23

97. Electrical Building (including Mechanical Building and Wind Tunnel)

Heat and Light		$ 5,280.23	
Fuel for Experimental Plant ($1,200.00):			
Halliday Bros.		1,199.10	
Superintendent's Dept., labour		.90	
Gas, $110.74; Water, $431.65		542.39	
Caretaker's Supplies:			
Superintendent's Dept., material		202.17	
Cleaning ($2,201.42):			
Allen Mfg. Co., laundry		25.10	
White Window Cleaning Co.		62.00	
Superintendent's Dept., labour		2,114.32	
Repairs and Renewals ($2,069.34):			
Wm. Bartlett & Son, shades		67.65	
Brooks Marble and Tile Co., tile repairs		17.50	
Canadian Powers Regulator Co., repairs to air conditioner		26.55	
City Treasurer, elevator licenses		10.00	
Vulcan Asphalt and Supply Co. floor repairs		120.00	
Superintendent's Dept., labour, $1,418.13; material, $409.51		1,827.64	
Caretaker:			
E. W. Dean, 12 mos., (overtime $6.00)		1,400.00	
		$12,895.55	
Less heat and light charged to Central Power Plant	$5,280.23		
Sale of fuel	7.25		
		5,287.48	
			$ 7,608.07

98. Engineering Building

Heat and Light	$ 3,809.21
Gas, $20.78; Water, $155.06	175.84
Caretaker's Supplies:	
Superintendent's Dept., materials	290.47
Cleaning ($1,850.11):	
Allen Mfg. Co., laundry	19.50
White Window Cleaning	50.00
Superintendent's Dept., labour	1,780.61
Repairs and Renewals ($2,586.61):	
Wm. Bartlett and Son, shades	39.41
T. Eaton Co., stirrup pump	16.87
Robert Simpson Co., linoleum	217.12
Superintendent's Dept., labour, $1,434.70; materials, $878.51	2,313.21
Caretaker, F. Baker, 12 mos. and (overtime $128.50)	1,500.00
	$10,212.24

Less Heat and Light charged to Central Power Plant	$3,809.21		
Sundry Credits cleaning, etc.	494.01		
		4,303.22	
			$ 5,909.02

99. Geodetic Observatory Building

Heat and Light	$ 236.31	
Water, City Treasurer	18.00	
Caretaker's Supplies:		
Superintendent's Dept., materials	24.26	
Cleaning ($145.60):		
White Window Cleaning	4.50	
Superintendent's Dept., labour	141.10	
Repairs and Renewals:		
Superintendent's Dept., labour, $296.78; material, $26.07	322.85	
	$ 747.02	
Less heat and light charged to Central Power Plant	236.31	
		$ 510.71

100. Mining Building (including Mill Building)

Heat and light		$ 9,749.52	
Gas, $963.53; electric current, $38.19; water, $438.69		1,440.41	
Caretaker's Supplies:			
Superintendent's Dept., material		328.56	
Cleaning ($4,193.60):			
Allen Manufacturing Co., laundry		37.08	
S. F. Berryman, overtime		15.00	
A. Clarke, overtime		19.00	
White Window Cleaning Co.		53.00	
Superintendent's Dept., labour		4,069.52	
Repairs and Renewals:			
Wm. Bartlett & Son, shades		126.70	
Brooks Marble and Tile Co.		5.25	
Canadian Johns Manville Co., ceiling		395.00	
City Treasurer, elevator licenses		15.00	
Federal Floor Finishing Co., resurfacing floor		15.00	
Langley's Ltd., cleaning rugs and cushions		8.05	
Johnson Temperature Regulating Co., repairs, etc.		178.31	
Superintendent's Dept., labour, $2,416.46; material, $840.34		3,256.80	
Caretaker, Arthur Clarke, 12 mos. (overtime $10.95)		1,550.00	
		$21,262.20	
Less heat and light charged to Central Power Plant	$9,749.52		
Credits cleaning, etc.	10.98		
		$ 9,760.50	
			$ 11,501.70
			$347,413.89

X. FACULTY OF DENTISTRY

101. Salaries

(a) Regular Staff

A. D. A. Mason, Dean (paid also as Professor, and $15 as honorarium for lectures)	$ 1,000.00
Professors:	
A. D. A. Mason, Operative Dentistry	5,000.00
F. M. Lott, Prosthetic Dentistry at $5,000; on war service; contribution to T.I. & A.A.	200.04

G. C. Cameron, Dental Pathology and Bacteriology	$ 3,000.00
C. A. Corrigan, Orthodontia	2,500.00
T. Cowling, Dental Technology and Metallurgy	2,000.00
E. W. Paul, Dental Surgery; also Librarian	840.00
I. H. Ante, Crown and Bridge Prosthesis (without salary, but paid for duration of war; paid also $290 for Extra Mural Lectures, and $98 for Dental Technicians' Courses)	630.00
F. J. Conboy, Dental Praxis	400.00

Associate Professors:

R. S. Woollatt (paid also $180 for Dental Technicians' Courses)	4,000.00
H. A. Hoskin	4,000.00
R. G. Ellis at $3,900 (plus $200 additional for duration of war; paid also $65 for Extra Mural Lectures, and $229.50 for Dental Technicians' Courses)	4,100.00
R. J. Godfrey at $3,800 (plus $200 additional for duration of war; paid also $15 for Extra Mural Lectures and $610 for Dental Technicians' Courses)	4,000.00
J. H. Johnson at $3,600 (plus $200 additional for duration of war; paid also $55 for Extra Mural Lectures)	3,800.00
S. M. Richardson, Radiography (paid also $15 for Extra Mural Lectures)	3,300.00
L. F. Krueger (paid also $25 for Extra Mural Lectures)	1,500.00
C. H. M. Williams (half-time; paid also $95 for Extra Mural Lectures)	1,208.00
F. A. Clarkson, Medicine	360.00
F. E. Risdon, Oral Surgery	180.00
L. A. Kilburn, Dental Praxis	150.00
E. S. Ryerson, Assistant Professor, Surgery (also in Faculty of Medicine)	360.00

Associates:

Dentistry:

G. H. Coram	1,400.00
W. T. Holmes (paid also $35 for Extra Mural Lectures)	840.00
J. M. Sheldon	836.00
G. D. Beierl	750.00
R. R. Walker	670.00
J. H. Duff	669.40
F. L. Cole at $560 (plus $80 additional for duration of war; paid also $25 for Extra Mural Lectures)	640.00
F. Martin (paid also $144 for Dental Technicians' Courses)	630.00
G. V. Morton (paid also $40 in School of Nursing)	570.00
W. L. Hugill	560.00
W. D. Cavanagh	540.00
P. G. Anderson (paid also $50 for Extra Mural Lectures)	540.00
H. A. Ross	500.00
J. H. G. Harwood	315.00
R. L. Twible, 2 months at $540; on war service from 30 November	135.00
D. M. Tanner at $50; on war service	......
J. W. Graham (paid also in Faculty of Medicine)	50.00
E. A. Grant (without salary)	......
Miss W. C. Riddle, Histology, Bacteriology and Pathology	2,160.00

Preventive Dentistry:

Miss D. F. J. Berry	1,500.00
M. A. Cox (paid also $10 in School of Nursing)	600.00
J. Kreutzer, Preventive Medicine	980.00
G. W. Spinks, Dental Anatomy (paid also $40.50 for Dental Technicians' Courses)	740.00

Orthodontia:

S. S. Crouch	600.00
G. Vernon Fisk	200.00
W. G. McIntosh, Periodontology	540.00
C. C. Rous, Lecturer, Applied Chemistry and Metallurgy at $300; on war service (also on Office Staff)	......
E. J. Pratt, Special Lecturer in English (Sessional; paid also $200 for Extension Work)	360.00

Instructors (Sessional):		
E. M. Rigsby, Dental Technology	$ 240.00	
Rev. G. A. McMullen, English Expression (paid also in Applied Science, and $100 for Extension Work)	100.00	
W. E. Secord, Principles of Accounting	330.00	
Demonstrators in Dentistry (Sessional):		
J. G. Perkin (paid also $67.50 for Dental Technicians' Courses)	415.00	
K. R. Harris (Easter Term)	393.70	
W. J. Spence Jackson (paid also $175.50 for Dental Technicians' Courses)	340.00	
J. D. Purves	250.00	
J. B. Pepper (paid also $40.50 for Dental Technicians' Courses)	196.90	
W. Butt, Demonstrator in First Aid (Sessional)	40.00	
Demonstrators in Dentistry for duration of war:		
A. M. Hord	675.00	
T. N. Scott (paid also $90 for Dental Technicians' Courses)	563.00	
O. J. Yule	405.00	
Technicians:		
W. V. Byrne, Dentistry (paid also $70 for Dental Technicians' Courses)	1,900.00	
Miss I. A. Bumby, Bacteriology and Pathology	1,100.00	
H. F. Whittaker, Histology (also in Faculty of Medicine)	150.00	
Laboratory Assistants:		
H. Aylward, Infirmary (paid also $96 from Dental Research Fund, and $5.66 for overtime)	1,250.00	
Mrs. Mary Gratton, Histology, 34 weeks, at $9 per week	306.00	
W. Aylward, 28 weeks, at $10 per week	280.00	
		$ 68,788.04

(b) Infirmary Staff (including Nurses)

Nurses:		
Miss E. O. Courtney, Supervisor (10 mos.)	$ 1,300.00	
Miss L. E. Tutt (10 mos.)	1,000.00	
Miss J. Miller (10 mos.)	900.00	
Miss A. H. Rose (10 mos.)	840.00	
Miss M. M. Brown (10 mos.)	800.00	
Miss M. Jackson (10 mos.)	800.00	
Miss F. G. Whitehead (10 mos.)	800.00	
Miss V. H. Broadrib (10 mos.)	800.00	
Miss M. M. E. Robinson, 8 mos. (paid also $60 for Dental Technicians' Courses)	560.00	
Miss A. Lougheed, Instructor in Typewriting for Dental Nurses	100.00	
Mrs. L. Barraclough, Laundress, 42 weeks (paid also $22.50 for Dental Technicians' Courses)	691.00	
		$ 8,591.00

(c) Office Staff

C. C. Rous, Secretary at $3,100 (also in Regular Staff); on war service; contribution to Pension Fund	$ 170.00	
Miss F. A. Cook, Secretary to the Dean	1,800.00	
Miss F. Ward, Assistant to the Secretary at $1,200 (plus $200 additional for duration of war)	1,400.00	
Miss H. Reid, Assistant Librarian, at $1,100; on war service from 26 May	1,008.34	
Miss E. M. Bradley, Temporary Assistant in Library (part-time) 14 weeks at $10, and Assistant Librarian (temporary) at $1,100 from 1 June	231.66	
Mrs. C. Stockdale, Secretarial Assistant	1,000.00	
Miss L. Park, Cashier	1,200.00	
Miss F. I. Fulton, Clerk in Secretary's Office	1,000.00	
		$ 7,810.00
		$ 85,189.04

102. Laboratory and Infirmary Supplies, Apparatus and Equipment

Aikenhead Hardware Ltd., hardware	$ 16.98
Allan & Rollaston Ltd., frame	22.84
Ante Bros., denture material	68.00
Inen Ante, transparencies	32.50
Ash Temple Co., tin foil, etc.	1,838.05
Baker Platinum of Canada, alloy	34.54
Austin Dental Specialties, molar bands, etc.	97.88
Baker Ashdown Ltd., preparatory work	37.80
Baker & Co., platinaloy	66.88
J. Haddon Barr, slides	10.14
Bausch & Lomb Optical Co., eye pieces, microscopes	1,095.20
Brooks Marble Tile Co., mastic tile, repairs	49.00
Burke Electric & X-ray Co., view box	27.50
Karel Buyek, sterilizer	110.00
Canadian Cellucotton Products, kleenex	29.77
Canadian Hanson & Van Winkle Co., pumice	114.48
Canadian Laundry Machine, padding, soda, etc.	395.51
L. D. Caulk Co., cement-porcelain, etc.	175.94
W. Carveth & Co., repair microscope, etc.	69.50
Central Scientific Co., chemicals, glassware, etc.	494.76
Chemistry Dept., student breakages	204.80
A. A. Cockburn, towels, etc.	64.20
Columbia Dentoform Corporation, teeth, etc.	72.84
Corbett-Cowley, operation gowns, etc.	339.76
Dalglish (Ontario) Ltd., soap, powder	10.99
Denco (Ontario) Ltd., dental supplies	571.14
Dental Products Corporation, dental supplies	342.42
Dominion Dental Co., dental supplies	776.49
Eastman Kodak Co., dental film, photo paper	54.13
Eastman Photographic Stores, film mounts, fixer, etc.	664.04
T. Eaton Co., curtains, cleaning supplies	187.17
Engineering Society, U. of T., detail paper	23.75
R. Ferguson, plastic teeth	102.00
D. Gestetner, paper	24.18
E. Green, Dental Supplies, supplies	428.46
J. J. Guerrero, alloy, wire, solder	26.90
Ralph Hargrave, anaesthetic, D. E. McFarlane	15.00
J. F. Hartz Co., gloves, chemicals, etc.	309.71
Interlake Tissue Mills, napkins, etc.	252.00
Johnson & Johnson Ltd., absorbent cotton, etc.	362.53
Johnson Matthey Co., matthinlay, etc.	1,436.12
N. Larson & Co., dental stoppers	14.18
Lehn & Fink (Canada) Ltd., lysol	12.37
Arthur Levitt Dental Supply, blending, guides, cabinet	22.50
Might Directories, directory	32.40
S. McCord & Co., plaster of paris	378.00
R. R. McDonald, microscope	80.00
National Chemical & Drug Co., chemicals, etc.	233.32
National Refining Co., repairs, dental supplies	3,139.42
Photographic Service, slides, etc.	84.43
Physics Department, student breakages	38.80
Proctor & Gamble Co., soap powder	112.49
Pro-phy-lac-tic Brush Co., brushes	28.46
Richmond Dental Mfg. Co., cotton pellets	144.15
Rocky Mountain Metal Products, welder	38.58
Ella Skinner, dental nurses uniforms	484.89
P. N. Soden, silex, etc.	32.10
Toronto Dental Dealers, general dental supplies	522.73
Toronto Jewellers Supply Co., saw blades	30.00
Underwood Elliott Fisher Ltd., rental typewriters	105.00
United Business Schools, used typewriters	397.50
Victor X-ray Corporation, developing hanger	16.10
Wards Natural Science, skulls	55.78
S. S. White & Co., dental supplies	1,563.82
Whitex Surgical Supply Co., X-ray mounts	95.00
Williams Gold Refining Co., gold, wire, tubes, etc.	1,826.50
G. H. Woods, paper cups	65.16
Zoology Dept., student breakages	85.75
University Press, dental nurses kits	282.70
Accounts under $10 (27)	140.53

Sundry disbursements by department:			
Stationery, $30.00; telephone, $34.00; sundries, $180.61		$ 244.61	
Superintendent's Dept., freight, $126.29; labour, $1,343.60; material, $914.02		2,383.91	
		$23,747.08	
Less credits: Gold sweepings	$ 692.17		
Laboratory deposits	1,831.85		
Sundries	548.66		
		3,072.68	
			$ 20,674.40

103. General Expenses

Stationery, printing, calendar, office supplies and incidentals ($1,851.78):		
D. Gestetner (Canada) Ltd., ink, coupons	$ 47.60	
Office Specialty Mfg. Co., filing cabinet, guides, etc.	117.30	
Photographic Service, student photographs	18.00	
Postage	178.00	
Robbins & Townsend, inspection, ribbons, etc.	58.50	
University Press, stationery, printing, binding, etc.	1,402.71	
Accounts under $10 (3)	14.82	
Sundry disbursements by department	14.85	
Extra-mural lectures, Ontario ($800.00):		
P. G. Anderson	50.00	
I. H. Ante	290.00	
F. L. Cole	25.00	
R. G. Ellis	65.00	
R. J. Godfrey	15.00	
J. W. Graham	25.00	
W. T. Holmes	35.00	
J. H. Johnson	55.00	
L. F. Krueger	25.00	
A. D. Mason	15.00	
S. M. Richardson	15.00	
Royal College of Dental Surgeons	90.00	
C. H. M. Williams	95.00	
American Association of Dental Schools	50.00	
	$ 2,701.78	
Less received from Royal College of Dental Surgeons, for Extra-mural lectures	500.00	
		$ 2,201.78

104. Dental Building

Fuel:	
Great Lake Coal Co.	$ 1,874.74
Gas, $349.75; electric current, $2,478.33; water, $360.98	3,189.06
Caretaker's Supplies:	
Superintendent's Dept., material	933.02
Cleaning and Fireman:	
Fireman (Baker)	687.23
W. Graham, overtime	4.50
White Window Cleaning Co.	34.00
Superintendent's Dept., labour	3,282.68
Repairs and renewals:	
Wm. Bartlett & Son, shades	74.54
City Treasurer, elevator licenses	10.00
Dustbane Products, floor polishing machine	202.50
McIntyre & Taylor, boiler parts	12.75
Superintendent's Dept., labour, $1,703.91; material, $553.65	2,257.56

Caretaker, R. Eades, 2 mos.		$ 241.66	
W. Graham, 10 mos.		1,050.00	
		$13,854.24	
Less credits:			
Sale of Fuel & Cinders	$ 18.00		
Cleaning	9.50		
Paid by Dominion Government for use of Building for Technicians' Course	960.00		
		987.50	
			$ 12,866.74
			$120,931.96

XI. FACULTY OF HOUSEHOLD SCIENCE

105. Salaries

(a) Household Science:		
Miss J. Brodie, Professor (with rooms, heat and light, valued at $280)	$ 4,200.00	
Assistant Professors:		
Miss A. C. Willard (paid also $30 for Extension Work)	3,450.00	
Miss E. W. Park (paid also $10 for Extension Work)	2,800.00	
Miss J. S. Roberts (paid also $10 for Extension Work)	2,600.00	
Lecturers (Sessional):		
Miss D. E. Mulholland	1,900.00	
Miss H. R. Coatsworth (part-time)	1,050.00	
Miss D. E. Hunter (paid also $20 for Extension Work)	1,800.00	
Assistants (Sessional):		
Mrs. K. M. Elliott, 1 month	100.00	
Miss M. Foster, 7 mos.	700.00	
Miss B. F. Hollyman	800.00	
Miss B. V. R. Broadfoot, Research Assistant (Sessional)	1,000.00	
	$20,400.00	
Charged to Massey Treble Bequest	3,000.00	
		$ 17,400.00
(b) Food Chemistry:		
Dr. C. C. Benson, Professor, also Secretary to the Faculty (with rooms, heat and light valued at $280)	$ 4,200.00	
Lecturers (Sessional):		
Dr. M. Doreen Smith	1,750.00	
Miss E. I. Walker	1,750.00	
Miss E. J. Reed, Instructor (Sessional)	1,500.00	
Assistants (Sessional):		
Miss R. V. Dexter	800.00	
Miss Marion Vanstone, 3 mos., 24 days, (part-time)	169.46	
Mrs. Jean R. Butterfield, 3 mos., 1 week, at $50 per month (part-time)	161.30	
Miss D. M. Lindsley, 1 month (part-time; paid also as Clerical Assistant)	62.50	
		$ 10,393.26
		$ 27,793.26

106. Household Science

Laboratory Attendance ($1,522.00):	
Mrs. L. Camerson	$ 678.00
Mrs. J. McPhail	150.00
Mrs. E. Stroud	694.00

Laboratory Supplies ($1,768.56):

Acme Farmers Dairy, milk	$ 229.43	
Anatomy Dept., soap flakes	10.40	
Borden Co., dried milk	13.72	
Canadian Laboratory Supplies, chemicals	112.67	
Central Scientific Co., glassware	57.95	
T. Eaton Co., crockery, glassware, utensils	145.40	
G. A. Hardie Co., towels	26.88	
Lever Bros., soap	25.57	
Marshall & Co., provisions	127.65	
National Grocers Co., provisions	332.11	
J. & W. R. Scott, provisions	545.00	
Robert Simpson Co., tumblers, saucepans, utensils	74.35	
Accounts under $10 (3)	10.19	
Superintendent's Dept., materials	57.24	

Equipment and incidentals ($127.57):

Eastern Rug Cleaning Co., cleaning	31.73	
Frigidaire Products, repairs, service	40.26	
Robbins & Townsend, inspection, repairs	16.00	
Accounts under $10 (2)	2.55	
Superintendent's Dept., labour, $30.42; material, $6.61	37.03	
	$ 3,418.13	
Less credits: Laboratory deposits	326.82	
		$ 3,091.31

107. Food Chemistry

Maintenance ($782.09):

Fred C. Baker Co., thermometers	$ 26.25	
British Drug Houses, drugs, chemicals	17.61	
Canadian Laboratory Supplies, pumps, glassware, etc.	142.00	
Central Scientific Co., glassware, etc.	253.94	
T. Eaton Co., cleaning supplies	11.78	
Merck & Co., chemicals	31.53	
Ontario Rubber Co., tubing	10.66	
Thos. Pocklington Ltd., repairs	10.00	
Robert Simpson Co., towels	16.20	
University Press, text books	13.67	
Accounts under $10 (7)	24.54	
Sundry disbursements by department:		
Stationery, $26.40; telephone, $25.00; sundries, $22.98	74.38	
Superintendent's Dept., freight, .30; labour, $84.73; material, $64.50	149.53	

Laboratory attendance ($1,191.80):

Mrs. R. Berry	400.00	
Mrs. I. Scott	791.80	
	$ 1,973.89	
Less credit: Laboratory deposits	290.93	
		$ 1,682.96

108. General Expenses

Stationery, printing, office supplies and incidentals ($238.85):

D. Gestetner (Canada) Ltd., ink, paper	$ 21.19
Grand & Toy Ltd., steel file	41.00
Postage	19.00
University Press, envelopes, calendars, printing	143.50
Accounts under $10 (4)	8.05
Sundry disbursements by department	6.11

Clerical Assistance ($1,684.00):		
Mrs. Jean Butterfield	$ 15.00	
Miss E. E. Cross	1,100.00	
Miss E. S. Dewar	75.00	
Mrs. D. Hamar	44.00	
Miss M. Hargreaves	150.00	
Miss D. M. Lindsley	200.00	
Miss M. B. McCall	100.00	
		$ 1,922.85

109. Household Science Building

Heat and light		$ 3,665.99	
Gas, $234.17; water, $297.99; fuel, $25.60		557.76	
Caretaker's supplies:			
Superintendent's Dept., material		269.82	
Cleaning ($1,855.29):			
White Window Cleaning Co.		27.50	
Superintendent's Dept., labour		1,827.79	
Repairs and renewals ($1,500.00):			
Wm. Bartlett & Son, shades		18.35	
Brooks Marble & Tile Co., resetting tile, etc.		54.18	
City Treasurer, elevator licenses		5.00	
Johnson Temperature Regulating Co., temperature control		39.07	
Superintendent's Dept., labour, $978.66; material, $404.74		1,383.40	
Caretaker, A. J. Maycock (with rooms, heat and light valued at $420.00) 12 mos.		1,200.00	
		$ 9,048.86	
Less heat and light charged to Central Power Plant	$3,665.99		
Credit for cleaning, etc.	9.90		
		3,675.89	
			$ 5,372.97
			$ 39,863.35

XII. FACULTY OF FORESTRY

110. Salaries

Professor and Dean of Faculty, at $6,000:		
G. G. Cosens, from 1 August (paid also $333.33 as Associate Professor)	$ 5,500.00	
C. D. Howe, retired 30 July	500.00	
Professors:		
J. H. White	5,200.00	
T. W. Dwight	4,500.00	
Associate Professors:		
G. G. Cosens at $4,000, 1 month (paid also as Professor and Dean)	333.33	
R. C. Hosie	3,800.00	
Special Lecturers (Sessional):		
F. S. Freeman	25.00	
A. J. Dunn	10.00	
Miss G. McAree, Librarian and Staff Secretary	1,300.00	
		$ 21,168.33

111. Maintenance of Department

Apparatus and Laboratory supplies ($232.44):	
Bausch & Lomb, pocket magnifiers	$ 20.25
Ocean Chemicals, cleaning, mothproofing	22.18
Office Specialty Mfg. Co., chairs	43.50

Photographic Service, negatives, prints, photostats		$ 14.72	
University Press, paper clips, folders, etc.		36.99	
Accounts under $10 (4)		18.04	
Superintendent's Dept., labour, $52.88; material, $21.30; freight, $2.58		76.76	
Office Supplies, printing, calendar, postage and incidentals ($330.23):			
Freeland Studio, photographs		11.00	
University Press, pencils, calendars, printing		222.15	
Postage		50.00	
Accounts under $10 (8)		22.21	
Sundry disbursements by department:			
Telephone, $14.87; sundries, $10.00		24.87	
Practice Camp Supplies, travel, etc. ($1,283.19):			
Dean G. G. Cosens, travelling expenses		66.80	
Professor T. W. Dwight, travelling expenses		251.72	
Sherwood Camp (C. W. Irwin) camp services		894.05	
Accounts under $10 (3)		12.66	
Superintendent's Dept., labour, $9.50; material, $48.46		57.96	
Laboratory Assistance ($428.00):			
R. H. Denison, 17 weeks		353.00	
T. L. Rowe		75.00	
		$ 2,273.86	
Less received from students for board	$673.05		
Laboratory deposits	31.90		
		704.95	
			$ 1,568.91

112. Forestry Building

Heat and light	$ 1,042.98	
Gas, $9.00; water, $9.59	18.59	
Caretaker's supplies:		
Superintendent's Dept., material	70.28	
Cleaning ($335.90):		
Allen Mfg. Co., laundry	4.90	
White Window Cleaning Co.	16.00	
Superintendent's Dept., labour	315.00	
Repairs and renewals ($1,762.98):		
Canadian Powers Regulator, repairs	1.25	
Superintendent's Dept., labour, $200.73; material, $61.00	261.73	
Caretaker, salary, 12 mos., (overtime $26.50)	1,500.00	
	$ 3,230.73	
Less heat and light charged to Central Power Plant	1,042.98	
		$ 2,187.75
		$ 24,924.99

XIII. FACULTY OF MUSIC

113. Salaries

Sir Ernest MacMillan, Dean (without salary)	......	
Professors:		
Healey Willan at $4,000 of which $2,000 paid by Toronto Conservatory of Music	$ 2,000.00	
Leo Smith	1,500.00	
J. Leland Richardson, Carillonneur	650.00	
Miss A. MacGillivray, Secretary (also Secretary to the President)	250.00	
		$ 4,400.00

114. Maintenance of Department

Printing, Calendar, postage and incidentals:		
Postage	$ 20.00	
University Press, stationery	77.16	
Office Specialty Mfg. Co., folders, etc.	11.20	
		$ 108.36

115. Special

Grant to Toronto Conservatory of Music		$ 11,000.00
		$ 15,508.36

XIV. SCHOOL OF GRADUATE STUDIES

116. Salaries

G. S. Brett, Dean (also in Faculty of Arts)	$ 1,000.00	
Miss N. MacKenzie, Secretary	2,200.00	
Miss J. Gordon, Stenographer	900.00	
		$ 4,100.00

117. Maintenance of Department

Stationery and Office Supplies:		
Office Specialty Mfg. Co., steel cabinet, cards	$ 68.70	
Postage	43.00	
University Press, stationery, calendar, etc.	255.97	
Accounts under $10 (2)	7.62	
Clerical Assistance:		
Miss E. Ridge, Secretariat, Board of Examiners for Professional Degrees, $50.00; expenses, $1.80	51.80	
		$ 427.09
		$ 4,527.09

XV. SCHOOL OF NURSING

118. Salaries

Miss E. K. Russell, Director	$ 3,600.00	
Miss F. H. M. Emory, Associate Director and Supervisor of Courses for Graduate Nurses; also Lecturer in Public Health Nursing	3,000.00	
Lecturers:		
Miss W. L. Chute, Science and Nursing	2,300.00	
Miss N. D. Fidler, Nursing; also Supervisor of Courses in Teaching and Supervision for Graduate Nurses	2,300.00	
Miss M. B. Millman, Public Health Nursing; also Supervisor of Field Practice in Public Health Nursing	2,300.00	
Miss M. Jean Wilson, Nursing; also Clinical Instructor in Hospital (with living allowance valued at $400)	1,500.00	
Miss B. Boulter, Assistant Clinical Instructor from 24 November to 30 June, at $120 per month	868.00	
Miss Marion E. Waddell, Dietitian-Housekeeper (with living allowance valued at $400)	1,200.00	
Miss N. K. C. Kenney, Supervisor of Health Service and Residence Nurse (with living allowance valued at $400)	1,080.00	
Miss E. N. L. Mortimer, Secretary-Librarian	1,800.00	
Mrs. Margaret Monkhouse, Clerical Assistant. 10 mos. at $80 per mo.	800.00	
Mrs. E. H. Troop, Office Clerk, 2 mos. at $80 per month	160.00	
		$ 20,908.00

119. Special Teaching

Hospitals and Public Health Organizations ($1,711.83):

Dr. H. Agnew	$ 50.00
Dr. K. S. Bernhardt	20.00
Board of Education	5.00
Board of Health	160.00
Dr. William Boyd	10.00
Brantford General Hospital	25.00
Miss M. Buck	20.00
Canadian Red Cross Association	120.00
Dr. O. A. Cannon	10.00
W. A. Cantelon	10.00
Catholic Welfare Bureau	15.00
Dr. J. H. Couch	30.00
Dr. E. D. Cruickshank	10.00
Dr. J. G. Cunningham	20.00
Miss M. Dulmage	60.00
George Edmunds	20.00
Miss Emony	43.80
James Govan	10.00
Dr. R. Hare	10.00
John Hornell	20.00
Jewish Welfare Bureau	15.00
Dr. F. A. Logan	10.00
R. W. Longmore	10.00
Miss Jean Masten	10.00
Miss Muriel McKay	10.00
Dr. Malcolm T. MacEachern	116.03
Miss E. M. McKee	20.00
Metropolitan Health Committee	5.00
Miss Edna Moore	10.00
Miss W. Moyle	20.00
Dr. C. R. Myers	30.00
Neighbourhood Workers Association	45.00
Norfolk General Hospital Simcoe	25.00
Public Health Nursing Committee	5.00
Roseland Health District	5.00

Critic Teachers in City Schools, etc., for practice reaching purposes:

Dr. W. A. Scott	10.00
Dr. Clayton Smith	50.00
St. Elizabeth Visiting Nurses Association	82.00
A. J. Swanson	20.00
Victorian Order of Nurses	410.00
Dr. W. K. Welsh	115.00
J. S. Willis	10.00
Dr. Wright Young	10.00

University Departments, Special Lecturers ($4,097.72):

Miss M. Bell	15.00
Board of Education	580.00
Dr. Gordon Boles	20.00
Brantford General Hospital	20.00
Dr. Alan Brown	60.00
Dr. W. E. Brown	10.00
Miss J. E. Browne	5.00
E. de V. Clarke	15.00
Dr. J. H. Couch	20.00
Dr. M. A. Cox	10.00
Miss E. Cryderman	77.00
Department of Anatomy	200.00
Department of Psychology	300.00
Dr. H. K. Detweiler	15.00
Dr. H. A. Dixon	25.00
Dr. W. J. Dobbie	10.00
Miss M. Dulmage	50.00
Dr. N. L. Easton	15.00
Dr. J. H. Ebbs	15.00
Dr. J. H. Elliott	40.00

Dr. G. A. Fee	$ 10.00	
Dr. W. K. Fenton	10.00	
Dr. H. N. C. Ford	300.00	
Gray Coach Lines	101.20	
Hamilton General Hospital	10.00	
Dr. Beverly Hannah	90.00	
Dr. R. Hare	10.00	
Miss M. Harlow	5.00	
Mrs. G. C. Hewson	10.00	
Miss E. Hickey	25.00	
Dr. C. E. Hill	10.00	
Dr. C. M. Hincks	20.00	
Hospital for Sick Children	35.00	
Hospital Social Service Dept., Toronto General	10.00	
Dr. Mary Jackson	10.00	
Dr. J. F. A. Johnston	20.00	
Dr. J. D. Keith	10.00	
Dr. J. D. Ketchum	40.00	
Miss J .Kniseley	15.00	
Mrs. Francis Lauchland	80.00	
Miss R. E. Leavens	76.00	
Dr. E. P. Lewis	10.00	
Dr. J. H. Long	30.00	
Miss G. Lovell	10.00	
Miss J. D. Masten	10.00	
Miss J. N. C. Maxwell	8.00	
Dr. J. L. McDonald	20.00	
Dr. E. W. McHenry	30.00	
Miss M. McKay	10.00	
Miss E. L. Moore	50.00	
Dr. G. V. Morton	40.00	
Dr. Treavor Owen	115.00	
Miss H. Pennock	5.00	
Dr. L. A. Pequegnat	10.00	
Dr. J. T. Phair	70.00	
Dr. C. E. Phillips	200.00	
Miss Alma Reid	5.00	
Dr. T. A. Robinson	15.00	
Dr. E. S. Ryerson	10.00	
Miss M. Scarratt	25.00	
Miss Ruth M. Scott	108.02	
Shaw Business Schools	124.50	
Dr. L. N. Silverthorn	15.00	
Miss Doris Snyder	5.00	
St. John Ambulance Association	18.00	
St. Michael's Hospital	40.00	
Toronto General Hospital	112.50	
Toronto Psychiatry Hospital	12.50	
Toronto Western Hospital	60.00	
Miss L. Tucker	10.00	
Dr. W. L. Valens	100.00	
Dr. H. B. Van Wyck	115.00	
Dr. N. T. Wadland	5.00	
Miss Christine Wallace	150.00	
Miss J. C. Watt	10.00	
Miss Margaret Weiker	5.00	
Miss M. Westcott	25.00	
Miss M. B. Willett	3.00	
Miss C. E. Williamson	7.00	
Miss M. Wilson	5.00	
Miss M. Winter	10.00	
Dr. D. E. S. Wishart	15.00	
Women's College Hospital	10.00	
Mrs. Florence E. Woodcock	60.00	
		$ 5,809.55

120. School Maintenance

Office supplies, printing, postage and incidentals ($1,901.79):

D. Gestetner, multigraphing, Gestetner, etc.	$ 292.66
Fees Refund, Miss J. E. Allen	63.00

Mrs. Margaret Monkhouse, part-time work	$ 56.00	
Office Specialty Mfg. Co., cabinet, handles, cases	19.30	
Postage	145.00	
Robbins & Townsend, inspections, ribbons	13.20	
University Press, stationery, blotters, etc.	560.48	
Accounts under $10 (5)	26.40	
Mrs. Marion Watson, part-time work	658.20	
Sundry disbursements by department:		
Stationery $45.07; telephone, $4.62; sundries, $17.27	66.96	
Superintendent s Dept., labour, .40; material, .19	.59	
Classroom equipment and supplies, library and advertising ($169.17):		
Associated Screen News Ltd., rental of typewriter	15.00	
Canadian Red Cross Society, books	22.50	
T. Eaton Co., magazines, books	12.62	
Accounts under $10 (29)	117.72	
Superintendent's Dept., freight, .83; labour, .50	1.33	
Graduation Expenses and Fellowship Payments ($118.86):		
Birks Ellis Ryrie Ltd., graduation pins	112.50	
Globe and Mail, advertising	1.50	
University Press, supplies	4.86	
Travelling and entertainment, etc., Examinations of Domestic Staff ($289.00):		
Miss F. H. Henry, travelling expenses, Montreal Nurses Association	33.80	
Dr. J. G. Falconer, professional services	15.00	
Miss N. D. F. Fidler, travelling expenses, London, Brantford, Montreal	41.15	
Miss M. B. Millman, travelling expenses, Windsor return	23.50	
Miss E. K. Russell, travelling expenses, Ottawa, etc.	80.75	
Miss Ruth Scott, accommodation at Alexandra Apts.	15.00	
F. C. Silvester, musical leadership	50.00	
Eric Tredwell, musical assistance	10.00	
Miss M. J. Wilson, travelling expenses, Montreal	19.80	
		$ 2,478.82

121. Residence Maintenance

Residence Physician:	
Dr. J. G. Falconer	$ 200.00
Wages, food, laundry and miscellaneous ($16,599.85):	
Pay lists, wages of maids, etc.	5,386.41
Allen Mfg. Co., laundry	304.22
Baker Bredin Bakeries, bread	245.81
Canada Bread Co., bread	94.79
Canada Packers Ltd., provisions	470.44
Christie Brown & Co., cakes, etc.	159.91
Club Coffee Co., tea, coffee	313.96
T. Eaton Co., cleaning, supplies, towels, etc.	376.52
Fitzgerald & McEvoy, frame, clips	21.63
Gibson's Cleaners Ltd., cleaning drapes, etc.	148.54
S. Gumpert Co., of Canada Ltd.	17.55
H. J. Heinz Co., pickles, etc.	120.74
Ingram & Bell Ltd., gauze, thermometer	61.03
Karrys Bros. Ltd., grape fruit juice, etc.	167.10
Kelvinator Co., repairs, etc.	21.55
Kraft Cheese Co., cheese	187.80
S. Lightfoot & Son, vegetables, fruit, etc.	190.00
Lines Limited, meat, eggs, etc.	1,154.06
Marshall Co., butter, etc.	741.37
S. A. Monk, plants, labour	10.00
National Grocers Ltd., provisions	1,640.11
William Neilson Ltd., ice cream, etc.	218.88
Niagara Glen Products, fruits	166.50
Pacific Mills Ltd., tissue toilet	112.00
Parisian Laundry Co., laundry	141.95
Red Wing Orchards, apples, apple juice	19.05

Sundry disbursements by department:		
Stationery $30.00; telephone, $50.00; sundries, $72.61	$ 152.61	
Salada Tea Co., tea	55.55	
Silverwood Toronto Dairy, milk, butter, etc.	1,120.55	
St. Lawrence Fish Market, fish	221.43	
Thomson Groceries, groceries	22.00	
Toronto Star Ltd., advertising	12.56	
West Disinfecting Co., disinfectants	22.10	
White & Co., fruit, vegetables, etc.	1,210.23	
John H. Wickson, meat, provisions	1,134.39	
G. H. Woods & Co., cups, etc.	14.62	
Accounts under $10 (11)	50.39	
Superintendent's Dept., material, $58.84; labour, $32.66	91.50	
Furnishings and replacements ($1,221.41):		
Aikenhead Hardware Ltd., hardware	12.00	
Browns Upholstery, repairs to chair	26.00	
Canadian Tumbler Co., glassware	45.19	
Dominion Furniture Co., desk, chest of drawers	28.00	
T. Eaton Co., linoleum, slip covers, etc.	930.73	
John Kay Co., rugs	30.00	
National Grocers Ltd., bread slicers, etc.	75.00	
Robert Simpson Ltd., percolators, etc.	25.74	
Toronto Hydro Electric Co., toasters	24.80	
Superintendent's Dept., labour, $14.02; material, $9.93	23.95	
		$ 18,021.26

122. Contingencies

(Nothing Spent)

123. Maintenance of Building (No. 7 Queen's Park)

Fuel ($1,219.65):		
Department of Public Works, heat	$ 1,200.00	
Elias Rogers Co., fuel	19.65	
Water, $188.60; electric current, $360.69; gas, $303.77	853.06	
Caretaker's Supplies:		
Superintendent's Dept., materials	178.94	
Repairs and renewals ($2,646.23):		
Wm. Bartlett & Son, shades	30.85	
J. D. Ryder, cleaning fire places	15.00	
Superintendent's Dept., labour, $1,715.52; material, $884.86	2,600.38	
Sundries:		
Bell Telephone Co., service	468.49	
Caretaker ($1,313.68):		
T. Marriott, 6 mos.	675.00	
E. Marriott, 13 weeks	638.68	
		$ 6,680.05
		$ 53,897.68
Charged to Revenue 1941-42		9,500.00
Charged to Rockefeller Fund		44,397.68
		$ 53,897.68

XVI. SCHOOL OF SOCIAL WORK

124. Salaries

S. K. Jaffary, Director and Associate Professor	$ 3,900.00	
Miss A. C. McGregor, Associate Director and Assistant Professor	2,800.00	
Miss B. M. Finlayson, Assistant Professor	2,600.00	
D. G. McCullagh, Lecturer (Sessional)	2,000.00	
Special Lecturers (Sessional):		
Dr. Margaret K. Strong (including $60 paid from Special Fund)	210.00	
Miss Nora Lea (paid also $100 for Extension Work)	150.00	
Miss M. Bell	75.00	
M. H. Cohn	75.00	
Dr. H. Cruikshank	75.00	
R. E. Mills	75.00	
Miss C. E. Whitton	50.00	
Miss A. F. Carver	50.00	
Miss Mae Fleming	37.50	
B. W. Heise	37.50	
Part-time Assistants in Case Work (Sessional):		
Miss D. Hobden	350.00	
Miss B. Gemmell	300.00	
Miss E. B. Bambridge, Secretary-Librarian	1,475.00	
	$14,260.00	
Less paid from Special Fund	60.00	
		$ 14,200.00

125. Maintenance of Department

Office supplies, printing, calendar, postage and incidentals ($645.73):		
American Association of Schools for Social Work, membership dues	$ 111.28	
General Office Furniture Co., desk, chair	32.50	
Mrs. Lillian Kay, 3 weeks, 4½ days	65.50	
Postage	98.50	
Miss B. Rosengren, 19 days	38.76	
University Press, folders, letterheads, calendars	233.09	
Accounts under $10 (7)	28.85	
Sundry disbursements by department:		
Stationery and Books, $8.70; telephone and telegrams, $7.40; sundries, $15.65	31.75	
Superintendent's Dept., freight, $5.50	5.50	
Departmental Library ($241.51):		
Miss E. Elliott, library assistant	75.00	
"The Family," salesman bulletins	11.74	
University of Chicago Press, subscription	11.68	
W. J. Whale, repair chair, etc.	13.25	
University Press, books, etc.	28.85	
Accounts under $10 (28)	100.99	
		$ 887.24
		$ 15,087.24

XVII. UNIVERSITY EXTENSION AND PUBLICITY

126. Salaries

W. J. Dunlop, Director	$ 5,500.00
B. W. Sharpe, Assistant Director	2,800.00
Assistants:	
Miss D. deF. Milner (paid also $57 as Attendant, Evening Classes)	1,600.00
Miss Grace Anderson, resigned as of 30 June	1,550.00
R. P. Brown, Clerk, at $1,250; 11 mos. (paid also $24 as Attendant, Evening Classes)	1,145.84

Stenographers:

Miss L. B. Alexander (paid also $33 as Attendant, Evening Classes)	$ 1,250 00	
Miss B. W. McClennan (paid also $7.50 as Attendant, Evening Classes)	1,100.00	
Miss M. E. Drummond (paid also $57 as Attendant, Evening Classes)	900.00	
Miss B. Kingston at $900 per annum from 1 January (paid also $21 as Attendant, Evening Classes)	450.00	
Miss K. M. Davis, at $850 per annum from 1 January	425.00	
Mrs. Mona A. Colesberry at $850; resigned 30 November (paid also $30 as Attendant, Evening Classes)	354.16	
Miss V. E. Nichol at $900; ½ month, resigned	37.50	
	$ 17,112.50	
Less paid by the Canadian Legion Services	170.00	
		$ 16,942.50

127. Maintenance of Department

(a) Extension:

Instructors ($55,534.20):

Mrs. M. R. Abel	$ 600.00
E. A. Allcut	200.00
J. G. Anderson	58.00
R. W. Angus	10.00
Mrs. M. Arnold	300.00
R. G. Armour	50.00
G. L. Assie	200.00
D. W. Atchison	300.00
F. C. Auld	220.00
J. J. Bailey	29.00
J. W. Bain	10.00
W. Baird	124.00
H. D. Ball	75.00
Miss C. Baldock	100.00
F. L. Balmer	50.00
Miss J. G. Balthazard	350.00
L. S. Beattie	70.00
S. Beatty	10.00
D. C. Bell	5.00
E. S. W. Belgia	150.00
W. G. Bennett	13.00
B. Berlin	200.00
K. S. Bernhardt	470.00
H. Beveridge	220.00
A. E. Birney	720.00
V. W. Bladen	576.00
H. Boeschenstein	216.00
Mrs. H. Bott	200.00
G. N. Bramfitt	200.00
E. A. Brootin	40.00
Miss M. Brookstone	563.00
G. W. Brown	454.00
W. J. Brown	155.00
A. Brady	10.00
F. Blair	150.00
Miss E. Bowling	50.00
Miss J. Brodie	20.00
N. A. Briscoe	82.01
Miss G. Brown	90.00
F. H. Buck	220.00
F. M. Bulmer	5.00
J. Buchan	10.00
W. Burridge	64.00
E. F. Burton	210.00
R. W. Burton	250.00
J. Cano	400.00
S. De Champ	200.00
G. A. Cline	140.00
Miss F. Cowie	120.00

H. S. M. Coxeter	$ 420.00
Miss A. C. Cole	168.00
H. G. Colebrook	10.00
Community Life Training Centre	600.00
J. O. Cook	50.00
D. G. Creighton	156.00
A. G. Croal	280.00
F. R. Crocombe	440.00
Miss K. M. Crossley	266.67
W. G. Cross	160.00
J. G. Cunningham	5.00
Miss M. S. Davis	139.40
N. Dean	20.00
D. B. de Lury	300.00
Department of Physics	400.00
D. Despard	1,200.00
E. L. Dodington	180.00
Miss E. Edwards	150.00
J. M. Elson	400.00
J. G. Elliott	30.00
J. G. Falconer	40.00
E. G. Faludo	100.00
B. Ferrari	920.00
E. Fidlar	450.00
G. W. Fitzgerald	200.00
V. C. Fowke	420.00
Miss M. Finlay	300.00
Mrs. R. M. Franks	200.00
W. G. Frisby	200.00
A. Frumken	22.50
W. J. Gardiner	500.00
Mrs. D. Gaterd	33.00
R. K. George	62.50
A. Gibson	1,200.00
T. B. Godfrey	200.00
F. A. Goudge	420.00
F. W. Graham	5.00
J. W. Graham	30.00
H. A. Grainger	70.50
R. R. Grant	150.00
F. R. Griffin	10.00
Miss R. Haldenby	27.00
J. E. M. Hancock	220.00
C. W. M. Hart	200.00
Miss K. Harris	328.00
H. G. Harvey	85.00
K. Hilleimer	310.00
V. L. Henderson	160.00
Mrs. A. E. Hewitt	100.00
P. K. Heywood	10.00
Miss R. Hills	1,898.95
F. J. Horwood	200.00
J. Houpert	520.00
G. W. Howland	180.00
Hospital for Sick Children	50.00
A. E. Hulse	54.95
H. L. Humphreys	420.00
Miss E. Hunter	20.00
F. P. Ide	382.00
H. A. Innis	120.00
Institute of Child Study	200.00
Miss E. Jackes	90.00
E. Johnson	200.00
L. E. Jones	160.00
D. G. Joy	200.00
A. G. Keel	117.50
W. S. Keith	30.00
J. D. Ketchum	300.00
Mrs. J. Kidd	300.00
A. Lacey	424.00
J. B. Laidlaw	132.22

R. C. Langeville	$ 150.00
B. Laskin	100.00
J. E. Laughlin	200.00
Miss N. Lea	100.00
C. W. Leslie	156.00
Miss H. P. LeVesconte	600.00
H. A. Logan	116.00
Miss T. Louden	1,200.00
F. J. Lewis	20.00
W. Lime	420.00
Miss E. Lynch	30.00
H. Mabson	10.00
J. Marshal	300.00
E. J. Marnell	10.00
Miss E. N. Martin	200.00
C. Martin	10.00
S. F. Marne	70.00
John W. Melson	300.00
H. S. Mendelsohn	100.00
J. H. Mills	9.00
A. D. Misener	120.00
L. J. Morgan	200.00
N. L. Murch	36.00
C. R. Myers	420.00
H. R. MacCallum	300.00
J. F. MacDonald	420.00
Miss M. D. MacDonald	180.00
D. C. MacGregor	320.00
J. R. MacGillivray	290.00
W. J. McCurdy	420.00
D. J. McDougall	456.00
J. A. McGeachy	120.00
R. B. McIntyre	1,750.00
J. Campbell McInnis	400.00
A. T. McLachlan	1,200.00
G. A. McMullen	600.00
Miss H. McMurrich	200.00
Miss K. McMurrich	75.00
M. P. McNair	91.96
Miss M. C. Needler	15.00
H. Nelson	84.15
J. A. Newcombe	350.00
P. W. Oates	167.50
V. K. Okulitch	280.00
D. N. Omand	50.00
Ontario College of Art	900.00
J. Packam	210.00
Miss E. W. Park	10.00
Miss A. H. Parsons	400.00
J. Patterson	150.00
N. Penlington	75.00
E. M. Plant	38.50
E. J. Pratt	200.00
A. G. Penard	10.00
O. A. Peterson	49.55
P. A. Petrie	30.00
C. Potter	18.40
I. R. Pounder	12.00
D. F. Putnam	255.00
Miss F. M. Quinlan	266.67
J. J. Rae	386.00
G. Raymer	300.00
W. J. M. Redwood	20.00
R. G. Riddell	380.00
Miss J. Roberts	10.00
J. D. Robins	200.00
S. Robinson	10.00

O. P. Robinson	$ 75.77
K. H. Rogers	200.00
I. R. Pounder	200.00
R. J. Reilly	255.00
Miss M. E. Rugg	3.00
J. R. Rulledge	10.00
J. H. Ryan	300.00
E. S. Ryerson	200.00
R. M. Saunders	630.00
J. Satterly	373.33
School of Nursing	180.00
A. Slyfield	150.00
Miss F. Smith	838.00
E. A. Smith	600.00
D. Snedden	75.00
E. E. Sparrow	10.00
B. M. Springhill	200.00
W. M. Sparles	100.00
G. G. Steele	200.00
B. P. Sullivan	258.00
H. P. Sutton	27.00
J. H. Suydam	10.00
M. D. C. Tait	15.00
G. Taylor	510.00
J. E. Thompson	140.00
S. L. Thompson	200.00
S. A. Thomson	40.00
G. Torrens	32.50
Toronto Association of Occupational Therapy	475.00
Toronto Conservatory of Music	100.00
W. H. Tutheway	420.00
Miss M. E. G. Waddell	420.00
C. W. Wagner	255.00
Miss M. Walkden	1,840.00
W. Wightman	50.00
W. Wilkinson	10.00
Miss A. C. Willard	30.00
O. C. Williams	200.00
I. L. Wilson	266.67
Alex Wingfield	200.00
Miss M. Winspear	200.00
R. M. Winter	150.00
Miss F. E. Woodcock	1,200.00

Attendants ($1,235.80):

Miss L. B. Alexander	33.00
Miss G. Anderson	100.00
F. Baker	49.15
F. Borebank	67.10
R. P. Brown	24.00
D. Bryan	40.50
Mrs. W. G. Campbell	28.50
A. Clarke	141.50
Mrs. M. Colesbury	66.00
Miss K. Davis	6.00
Miss M. Drummond	57.00
R. Grant	40.50
W. Hamilton	37.50
Miss M. M. Hargreaves	81.00
H. Hill	2.50
Miss B. Kingston	36.00
Miss B. W. McClennan	15.00
Miss J. McClennan	16.50
J. McCormick	154.00
A. J. Maycock	34.25
Miss D. de F. Milner	57.00
W. Van Ark	46.75
Mrs. A. Yates	102.05

APPORTIONMENT OF THE FOREGOING

	Instructors	Attendants	Travelling Expenses	Totals
Summer Courses	$9,263 00	$ 362 11		$ 9,625 11
Teachers' Courses	6,441 46	149 54		6,591 00
Correspondence Courses	2,792 00			2,792 00
Evening Classes	9,336 15	586 40		9,922 55
Rural Funeral Courses	925 00			925 00
W.E.A. etc.	2,590 00	136 75		2,726 75
Short Courses	536 27		$ 226 27	762 54
Aerial Navigation	4,575 00			4,575 00
Occupational Therapy	9,678 20			9,678 20
Physiotherapy	7,529 97			7,529 97
Business Courses	1,498 24		219 74	1,717 98

Remuneration to Instructors, Attendants, etc., as detailed above	$56,776 00
Sundry expenses:	
Teachers' Courses ($44.24):	
Chas. Potter	18 40
Photographic Service, slides	20 00
University Press, printing, stationery	5 84
Evening Classes ($115.78):	
Photographic Service, slides	78 00
Rainbow Lantern Slide Co., slides	13 82
Superintendent's Dept., labour	23 96
Worker's Educational Association:	
Miss L. Greene, clerical assistant	1,043 32
Short Courses ($98.70):	
Municipal World, advertising	25 00
Stenotype Reporting Bureau, reporting	73 70
Aerial Navigation ($256.94):	
Link Mfg. Co., repairs to trainer	15 82
J. E. Price, repairs to trainer	60 68
Rowde & Edwards, repairs to instrument	138 60
Wholesale Radio, parts	2 53
Superintendent's Dept., labour $23.20, material $16.11	39 31
Occupational Therapy ($393.66):	
Bausch & Lomb Optical Co., balopticon	120 00
T. W. Hutchison & Son, repairs	93 00
J. H. Ryan, binding	13 50
Ryerson Press, screen	32 50
Toronto Association of Occupational Therapy, looms	44 75
Superintendent's Dept., material	89 91
Physiotherapy ($207.70):	
T. Eaton Co., desk, chair	38 70
Allen Mfg. Co., laundry	13 67
J. A. Madsen Mfg. Co., beds	132 30
A. Saywell, straps	16 80
J. H. Ryan, binding	6 00
Superintendent's Dept., material	23
Business Courses ($329.16):	
D. Gestetner, stencils	29 16
University Press, printing	300 00
Canadian Association for Adult Education	1,000 00
Books for loan to Extension students ($86.42):	
J. H. Ryan, rebinding books	15 00
University Press, books	40 73
Accounts under $10.00	29 18
Superintendent's Dept., freight	1 51

Office Expenses ($3,944.32):

Business Furniture Co., rental of typewriter stands	$ 22.50
Canadian National Railway, telegrams	15.11
Canadian Pacific Railway, telegrams	10.13
D. Gestetner, ink, paper, stencils, etc.	1,443.53
Pay List	13.51
Postage	800.00
Robbins & Townsend, rental of typewriter	114.95
W. R. Shortt, staples	10.00
University Press, printing, stationery	1,493.03
Accounts under $10 (2)	9.50
Sundry disbursements by Dept.:	
Telephones, $8.00; sundries, $12.64	20.64
Superintendent's Dept., freight	1.42

Extra Clerical Help ($1,918.57):

Miss Joan Clarke	37.50
Mrs. Mona Colesbury	498.66
Miss K. Davis	297.50
Miss M. Hargreaves	370.00
Miss M. Kelly	37.50
Miss B. Kingston	419.00
Miss J. McClennan	213.41
Miss E. Walker	45.00

(b) Publicity:

Advertising and Announcements ($1,726.73):

Argue Magazine Sault Ste. Marie	10.00
Aeta Nostree, Guelph Collegiate	7.00
Aeta Studentium, Vaughan Rd.	14.00
Brantford Collegiate Institute	8.00
Branksome Hall, year book	10.00
Canadian Association of Occupational Therapy	50.00
Canadian Federation of University Women	20.00
Canadian Physiotherapy Association	12.50
Canadian Society of Forestry Engineers	50.00
Canadian Medical Association	2.00
"Cap & Gown," Wycliffe College	15.00
Chatham Collegiate Institute	5.00
Chronicle Co.	6.16
Classic Normal School, Stratford	5.50
College of Optometry	50.00
College Times, Upper Canada College	16.00
Delta Collegiate, Hamilton	8.00
Dufferin School Old Boys' Association	15.00
Echos, Peterborough Collegiate Institute	12.50
East York, Collegiate Institute Year Book	8.00
Engineering Alumni Association	25.00
Evening Telegram	216.35
The Gleaner	5.35
Globe Printing Co.	354.30
Grumbler, Kitchener and Waterloo	12.00
Halifax Herald	17.00
Harbord Review	22.50
Hamilton Normal School	10.00
Humberside "Hermes"	15.00
Labour Leader	50.00
Legionary	26.25
London Normal School	7.00
MacLean Publishing Co.	30.00
Magnet Journal, Jarvis Collegiate Institute	11.00
Mimico High School, "Peptimist"	10.50
"Musa" Malvern Collegiate Institute	12.00
New Brunswick Publishing Co.	12.00
Normal School Year Book, North Bay	6.00
"Oakwood Oracle" Oakwood Collegiate Institute	10.00
Ontario Curling Association, Bonspiel Committee	25.00
Ontario Educational Association	25.00
Ontario School Trustees and Ratepayers Association	20.00
"Oracle" Elmira High School	7.00

"Oracle" Fort William Collegiate Institute		$ 7.00	
Paris High School, Year Book		8.00	
"Parkdalian" Parkdale Collegiate Institute		10.00	
"Pelham Pryde" Pelham Continuation School		5.00	
Peterboro Normal School		8.00	
Ridley College		10.00	
"The Roleur" Lawrence Park Collegiate Institute		15.00	
Sarnia Collegiate Institute, Year Book		8.00	
"The School," Ontario College of Education		60.00	
Student Magazine, Welland High School		10.00	
Thamesford High School Magazine		1.00	
"Torch" Ottawa Normal School		12.00	
Toronto Normal School, Year Book		20.00	
Toronto Star Ltd.		216.82	
"The Twig," University of Toronto Schools		12.00	
University of Toronto Monthly		40.00	
University Press, University of Toronto, Law Journal		25.00	
"Vox Scholars" Fergus High School		5.00	
Issue of University Bulletins, Exhibits and Other Forms of Publicity ($3,199.03):			
Canadian Press Clipping Bureau, services		60.00	
Copp Clark Co., Canadian Almanac		30.00	
Miss Thelma S. Craig, new stories and editorials		100.00	
International Press Ltd., photo & biography of President		196.00	
Miss Harriet Parsons, service, article		175.00	
Photographic Service, prints		84.15	
Postage		830.00	
University Press, folders, bulletins, etc.		1,709.22	
Accounts under $10 (3)		14.66	
		$88,071.17	
Less Credits:			
Sale of Bulletins	$2,051.60		
Sale of Books	37.00		
Sale of Maps	79.67		
Returns from University Press re publications of books	565.13		
Refund of Fees Workers' Educational Association	30.15		
Charged to T.F. Dominion Government Grant Aerial Navigation	7,230.70		
		$ 9,994.25	
			$ 78,076.92

XVIII. MEN'S RESIDENCES

128. Maintenance of Buildings

(a) University (North, East and South Houses):	
Heat and Light	$ 3,944.30
Fuel:	
Halliday Bros.	89.60
Water	230.75
Caretaker's Supplies:	
Superintendent's Dept., material	591.28
Cleaning and House service ($5,632.05):	
Allen Mfg. Co., laundry	341.56
Superintendent's Dept., labour	5,290.49
Repairs and Renewals ($2,552.78):	
John Smith, repairing cushion	7.00
Superintendent's Dept., labour, $1,126.17; material, $1,419.61	2,545.78
Caretaker, H. Brown, 12 months	1,400.00
	$14,440.76

Less heat and light supplied by Central Power Plant	$3,944.30		
Credit for repairs and renewals	51.46		
Credit for Caretaker's supplies	33.33		
		4,029.09	
			$ 10,411.67
(b) University College (No. 73 St. George Street):			
Light		$ 181.05	
Fuel:			
Halliday Bros.		922.27	
Gas, $10.52; water, $100.15		110.67	
Caretaker's Supplies:			
Superintendent's Dept., material		99.53	
Cleaning and Furnaceman ($2,479.11):			
Allen Mfg. Co., laundry		100.79	
Hart House, cost of meals supplied to janitor during period of quarantine		7.66	
Superintendent's Dept., labour		2,370.66	
Repairs and Renewals ($1,156.66):			
Browns Upholstery, covering chesterfield chairs		217.00	
Robert Simpson Co. Ltd., chesterfield cover		43.00	
Superintendent's Dept., labour, $431.73; material, $464.93		896.66	
		$ 4,949.29	
Less light charged to Central Power Plant	$181.05		
Credit for repairs and renewals	10.93		
		191.98	
			$ 4,757.31
			$ 15,168.98

XIX. WOMEN'S RESIDENCES AND UNION

129. Maintenance of Buildings

Whitney Hall:			
Heat and Light		$ 4,562.98	
Fuel ($89.48):			
Halliday Bros.		76.73	
Elias Rogers Co. Ltd.		12.75	
Gas, $416.74; water, $474.09		890.83	
Repairs and Renewals ($2,587.76):			
Allen Mfg. Co., laundry		22.90	
Wm. Bartlett & Son, shades		65.44	
Kelvinator Co. of Canada, repairs		10.00	
Supreme Boiler and Engineering Co. Ltd., repairs to garbage burner		60.89	
Accounts under $10 (2)		13.90	
Superintendent's Dept., material, $467.29; labour, $1,947.34		2,414.63	
Furnace and Boiler man:			
E. Marriott, 20 weeks		237.82	
W. J. Stilwell, 16 weeks		168.00	
		$ 8,536.87	
Less heat and light charged to Central Power Plant	$4,562.98		
Credit from sale of fuel	3.25		
		$ 4,566.23	
			$ 3,970.64
92 and 94 St. George Street:			
Fuel ($881.67):			
Halliday Bros.		$ 853.16	
Elias Rogers Co.		25.50	
Superintendent's Dept., labour		3.01	
Gas, $22.49; electric current, $145.53; water, $84.15		252.17	

Repairs and Renewals ($1,472.93):			
Wm. Bartlett & Son, shades		$ 23.23	
Triplex Weather Strip Co., weather-stripping windows		25.00	
Superintendent's Dept., labour, $1,178.10; material, $246.60		1,424.70	
Furnace and Boiler man ($116.70):			
D. Harrison, 221½ days		107.11	
E. Merriott, 2 weeks		7.47	
Superintendent's Dept., labour		2.12	
			$ 2,723.47
49 St. George Street:			
Fuel ($632.71):			
Halliday Bros.		$ 580.36	
Elias Rogers Co.		51.00	
Superintendent's Dept., labour		1.35	
Gas, $23.80; electric current, $108.31; water, $34.89		167.00	
Repairs and Renewals ($298.67):			
Accounts under $10 (2)		6.47	
Superintendent's Dept., labour, $254.26; material, $37.94		292.20	
Furnace and Boiler man:			
J. Harkness, 83 days		31.64	
D. Harrison, 137½ days		24.76	
Superintendent's Dept., labour		7.57	
			$ 1,162.35
University College Women's Union:			
Heat and light		$ 1,268.66	
Fuel ($29.45):			
Elias Rogers Co.		25.50	
Superintendent's Dept., labour		3.95	
Gas, $109.81; water, $39.62		149.43	
Sundries:			
Superintendent's Dept., labour, $273.95; material, $226.05		500.00	
Repairs and Renewals ($1,377.02):			
T. Eaton Co., linoleum, etc.		16.19	
Triplex Weatherstrip Co., weatherstripping windows		21.00	
Accounts under $10 (3)		16.57	
Superintendent's Dept., labour, $1,065.35; material, $257.91		1,323.26	
Caretaker, Leo Cole, 12 months		1,450.00	
		$ 4,774.56	
Less heat and light charged to Central Power Plant	$1,268.66		
Credits: repairs and renewals	5.00		
		1,273.66	
			$ 3,500.90
			$ 11,357.36

130. Housekeeping Account

(a) Combined General Charges:	
Provisions ($26,717.47):	
Acme Farmers Dairy Ltd. milk	$ 2,102.22
B. Amodeo & Son, fruit and vegetables	3,622.94
Arcade Florist, flowers	14.75
Barker Bredin Bakeries, bread	394.28
Belle Ewart Ice and Fuel, ice	64.80
Betty's Ltd., jams	43.48
J. Blood, meat, coffee, provisions	20.56
Bowes Co. Ltd., provisions	903.73
Canada Bread Co. rolls, bread	154.60
Canada Dry Ginger Ale Ltd., soft drinks	85.84
Canada Packers Ltd., meats	1,831.33
Chateau-Hellmann Distributing Co., cheese, dressing	89.73
Christie Brown and Co. biscuits	109.74
City Dairy Ltd., milk	725.45

Craig's Gold Medal Bakery, bread	$ 34.76
Gwen Craven, marmalade	16.50
T. Eaton Co., meat, cakes, vegetables, etc.	10.15
Everist Bros., fruit, vegetables	265.00
Miss M. B. Ferguson, sundry disbursements	43.75
K. C. Freeman, tea, maple syrup	364.75
Green Spot (Toronto) Ltd., orange juice	10.80
Samuel Harris, meat	1,574.67
H. J. Heinz Co. of Canada, canned goods, etc.	250.09
Harry Horne Co. Ltd., jelly powders, etc.	93.25
Hudson's Bay Co. frosted foods	52.67
Lines Ltd., poultry, eggs	1,499.14
J. A. Little, eggs	165.80
Jas. Lumbers Co. tea	550.14
Macivor Co., meat	882.75
McCormick's Ltd., biscuits	172.74
D. McIntyre & Co., fish	322.79
Marshall's Co., butter, eggs	2,414.86
Mutual Grocers Market Ltd., potatoes	26.65
National Grocers Co., groceries	1,547.70
Wm. Neilson Ltd., ice cream, chocolate bars	658.29
Nock Bros. and Ayre Co., tea bags	100.90
Ontario Co-operative honey producers, honey	49.10
Parisian Bakery, pastry	22.66
Porter and Black, eggs, cheese	475.45
Pure Gold Mfg. Co., coffee	700.32
Purity Bread Ltd., bread, rolls	115.94
Red Wing Orchards, fruit, apple juice	28.95
J. M. Schneider Ltd., meat	743.95
E. D. Smith & Sons, jam	50.28
M. J. Smith, vegetables	77.55
Watson Food Products, potato flakes	57.75
Geo. Weston Bread & Cakes Ltd., cakes, rolls	151.86
George Weston Ltd., bread, biscuits	80.71
Wonder Bakeries, bread	405.81
York Trading Co., groceries	2,509.90
Accounts under $10 (5)	25.64

Cleaning and House Service ($9,223.69):

Allen Mfg. Co., laundry	8.87
Arcade Florist, flowers	46.80
Berkel Products, adjust and sharpen bread slicer	1.00
Consumer Gas, clean and adjust stoves	4.00
T. Eaton Co., cheese cloth and cleaning supplies	98.73
A. Guinness and Co., paper bags, napkins, etc.	139.12
Dr. H. Gibson Hall, medical examination of maids	23.50
Maids' Wages	7,986.00
W. S. Johnston & Co., tickets	27.00
Parisian Laundry, laundry	157.22
Robert Simpson Co., sheeting	36.33
Textile Products Ltd., W. B. Cotton	18.40
Wrought Iron Range, pans; knives, etc.	39.25
Sundry disbursements: Miss M. B. Ferguson	49.50
Superintendent's Dept., labour, $484.24; material, $103.73	587.97

Furnishings and Sundry Renewals ($1,331.38):

Burmah Studios, silver dishes and vases repaired	17.75
Cassidy's Ltd., crockery, etc.	467.17
T. Eaton Co., napkins	25.20
Miss M. B. Ferguson, sundry disbursements	2.05
Houghton's Silverware & Plating Co., repair urn	4.00
Hubbard Portable Oven Co., gas stove	243.89
Kelvinator of Canada, re-install equipment	12.50
Robert Simpson Co., towels, tablecloths, etc.	196.51
Wrought Iron Range Co., steamer baskets	38.88
Superintendent's Dept., labour, $237.13; material, $86.30	323.43

Office Supplies, infirmary service, etc. ($144.40):

T. Eaton Co., pencils, boric acid, etc.	30.77
Robbins & Townsend, inspection	.60

Sundry disbursements by Dept., telephone, etc. $20.00; sundries, $27.98		$ 47.98	
University Press, stationery, printing, etc.		65.05	
Staff Salaries (additional to Dean of Women charged under University College General):			
Dietitians (with living allowance valued at $400 each):			
Miss V. R. Murphy, 12 months		1,500.00	
Miss Phyllis West, 12 months		1,000.00	
Assistant 18½ weeks		149.83	
Secretary Hostess (with living allowance valued at $400):			
Mrs. L. R. Howard, 12 months		1,000.00	
Nurse Housekeeper (with living allowance valued at $400):			
Madame Josette Ledoux, 12 months		1,100.00	
		$42,166.77	
Less charged to Women's Union	$400.00		
Less charged to Whitney Hall	600.00		
		1,000.00	
			$ 41,166.77
Less Credits: napkin rings, keys, etc.			195.75
			$ 40,971.02
(b) University College Women's Union:			
Cleaning & House Service ($1,827.03):			
Allen Mfg. Co., laundry		$ 199.07	
Co-operative Window Cleaning Co.		14.00	
T. Eaton Co., ironing board		4.09	
Hoover Co., brushes, belt		3.70	
Maids' Wages		1,077.11	
Parisian Laundry, laundry		91.39	
Parkers Dye Works, drapes, chair covers cleaned		16.97	
Premier Vacuum Cleaner, repairs		8.38	
A. G. Sherman, cartage of pictures		11.75	
Turco Persian Rug, rugs cleaned		34.15	
Wrought Iron Range Co., pails		7.40	
Sundry Disbursements by Dept., telephone, etc. $55.90; sundries, $20.00		75.90	
Superintendent's Dept., labour, $42.72; material, $240.40		283.12	
Furnishings and sundry renewals ($358.54):			
Browns Upholstery, chairs repaired		58.25	
Canadian Westinghouse Co., washer		84.28	
T. Eaton Co., curtains, radio		73.05	
Miss M. B. Ferguson, sundry expenses		.20	
Laing Galleries, repairs		14.00	
A. Moody, chairs repaired		22.75	
Superintendent's Dept., material, $93.77; labour, $12.24		106.01	
Housekeeping, miscellaneous ($61.88):			
T. Eaton Co., subscriptions & ink, pencils		14.13	
Heintzman & Co., tuning pianos		22.50	
A. G. Sherman, pictures moved		4.75	
Sundry Disbursements by Dept., telephone, etc. $10.50; sundries, $10.00		20.50	
Share of salaries detailed under Combined General Charges		400.00	
			$ 2,647.45
(c) Whitney Hall:			
Cleaning and House Service ($7,167.67):			
Allen Mfg. Co., laundry		$ 628.23	
Co-operative Window Cleaning Co.		29.50	
T. Eaton Co., cleaning supplies		20.32	
Langleys Ltd., curtains cleaned		4.97	
Maids' Wages		5,358.99	
Parisian Laundry, laundry		284.91	
Parkers Dye Works, drapes cleaned		270.01	

Premier Vacuum Cleaner, repairs	$ 8.35	
Singer Sewing Machine, collars hemstitched	2.10	
Sundry Disbursements by Dept., telephone, etc., $8.79; sundries, $5.00	13.79	
Superintendent's Dept., labour, $144.24; material, $402.26	546.50	

Furnishing and Sundry Renewals ($765.88):

Browns Upholstery, repairs	554.75	
Canadian Label and Webbing Co., name tapes	8.43	
T. Eaton Co., ticking, mats, etc.	57.96	
Miss M. B. Ferguson, sundry expenses	.85	
A. Moody, chairs repaired	2.50	
Robert Simpson Co., towelling	32.82	
Harold A. Wilson, table tennis set	31.47	
Superintendent's Dept., material	77.10	

Piano, magazines, etc. ($37.03):

T. Eaton Co., radio repairs	7.03	
Heintzman & Co., tuning pianos	22.50	
Provincial Treasurer, radio license	7.50	
Share of Salaries detailed under combined charged	600.00	
		$ 8,570.58

(d) 92 & 94 St. George Street:

Cleaning and House Service ($1,280.09):

Allen Mfg. Co., laundry	$ 80.35	
Co-operative Window Cleaning Co.	7.00	
T. Eaton Co., cleaning supplies	18.81	
Electrolux, repairs and new parts	15.40	
Miss M. B. Ferguson, sundry expenses	5.00	
Maids' Wages	954.81	
Parisian Laundry, laundry	47.49	
Parkers Dye Works, curtains	24.69	
Singer Sewing Machine, repair machine	2.50	
Turco Persian Rug Co., rugs cleaned and washed	23.50	
White Window Cleaning Co., clean windows	6.50	
Superintendent's Dept., labour, $18.30; material, $78.74	97.04	

Furnishings and Sundry Renewals ($626.28):

Brown's Upholstery, repairs	53.75	
Canadian Labels and Webbing Co., labels	8.39	
T. Eaton Co., material for chair covers	61.05	
A. Moody, chairs repaired	6.00	
Parsons-Steiner Ltd., cups, saucers, etc.	18.20	
Robert Simpson Co., chairs	304.30	
Sundry disbursements by Dept., telephone, $5.00; material, $6.00	11.00	
Superintendent's Dept., material, $163.59	163.59	

Miscellaneous ($14.15):

Electrical Housekeeping, servicing radio	6.65	
Heintzman & Co., tuning	7.50	
Meals for Resident Head	160.00	
		$ 2,083.52

(e) 49 St. George Street:

Cleaning and House Service ($845.95):

Allen Mfg. Co., laundry	$ 41.77	
Co-operative Window Cleaning Co.	5.50	
T. Eaton Co., cleaning supplies	12.09	
Maids' Wages	582.72	
Parisian Laundry, laundry	34.66	
Parkers Dye Works, chairs cleaned	18.62	
Turco Persian Rug Co., rugs washed	6.64	
White Window Cleaning Co.	3.50	
Sundry Disbursements by Dept., telegrams, etc., $20.00; sundries, $21.10	41.10	
Superintendent's Dept., labour, $35.15; material, $64.20	99.35	

Furnishings and Sundry Renewals ($70.77):		
Browns Upholstery, chairs, etc., repaired	$ 55.00	
T. Eaton Co., kapok	7.02	
Laings Galleries, refinish frames	4.25	
A. Moody, chairs repaired	4.50	
Miscellaneous:		
Heintzman & Co., tuning	7.50	
		$ 924.22
		$ 55,196.79
		$ 66,554.15

XX. 131. CENTRAL POWER PLANT

Fuel ($96,948.68):		
Canada Coal Co.	$31,846.54	
Great Lakes Coal Co.	64,968.07	
Imperial Oil Co.	95.00	
Superintendent's Dept., labour, $10.10; material, $28.97	39.07	
Hydro-Electric Current, $37,055.36; water, $543.85	37,599.21	
Engineer's supplies, removal of ashes, repairs and renewals and miscellaneous items ($14,965.92):		
Babcock-Wilcox & Goldie McCulloch, repairs to pump, etc.	652.49	
Beldams Asbestos Packing Ltd., ebonite sheets, etc.	341.97	
J. Bernhardt, welding	386.10	
Brown Engineering Corporation, grinding throws in crankshaft	40.00	
Canadian Charts and Supplies, charts	44.61	
Canadian Gasket Co., steel gaskets	93.62	
Canadian General Electric Co.	145.86	
Canadian Inspection & Testing Co., coal analysis	12.00	
Canadian Ingersoll Rand Co., valves	41.40	
Canadian National Carbon Co., brushes	181.87	
Darling Bros., filter cloths	32.40	
Dearborn Chemical Co., treatments	586.15	
Dominion Wheel Foundries Ltd., grates	1,203.33	
Empire Brass Mfg. Co., repair steam pressure valve	53.23	
Evening Telegram, advertising	18.13	
Foster Wheeler Ltd., furnace parts	810.65	
Garlock Packing Co., packing coils, rings	171.27	
A. P. Green Fire Brick Co., bricks	372.39	
Gutta Percha Rubber Co., washers	69.45	
Hamilton Gear & Machine Co., pump spurs	51.57	
J. S. B. Heward & Co., cutters, clips, parts, etc.	74.75	
Jas. Morrison Brass Mfg. Co., valve	60.76	
McColl-Frontenac Oil Co., oil	453.43	
B. Phillips Co., repair to chimney	37.00	
Robb Engineering Works Ltd.	42.00	
Smart Turner Machine Co., pump parts	181.60	
G. F. Sterne & Sons, cement	102.27	
Toronto Star Ltd., advertising	13.54	
Accounts under $10 (8)	53.59	
Superintendent's Dept., labour, $6,728.54; material, $1,895.61; freight, $14.34	8,638.49	
Engineers, assistant engineers, firemen and trimmers ($23,512.42):		
Chief Engineer, C. S. Moseley, 12 mos.	2,900.00	
Assistant Engineers:		
L. McMaster, 12 mos.	1,906.44	
W. Smith, 12 mos.	1,901.28	
W. E. Abbott, 12 mos.	1,742.60	
A. Jenkinson, 8 mos.	1,106.00	
S. Simpson, 2 mos.	290.00	
A. F. McHugh, on leave of absence for duration	60.90	
Firemen at $110.00 to $120.00 per month—sundry persons	5,370.78	
Trimmers, boiler cleaners and pump attendants at $90.00 to $120.00 per month—sundry persons	8,234.42	
	$173,026.23	
Less sale of cinders	692.72	
		$172,333.51

XXI. MISCELLANEOUS AND GENERAL

132. Auditors Fees

Clarkson, Gordon, Dilworth and Nash, annual remuneration		$ 3,000.00

133. Bursaries

Awards to sundry students:		
Faculty of Arts	$ 9,722.50	
Faculty of Medicine	2,541.00	
Faculty of Dentistry	80.00	
School of Graduate Studies	198.00	
		$ 12,541.50

134. Central Stores

Storekeeper, C. A. Johnston, 12 mos.	$ 2,100.00	
Assistant storekeeper, S. Tipping, 2 mos.	216.66	
Robert Montgomery, 10 mos.	958.35	
Clerk, Miss J. Taylor, 12 mos.	1,200.00	
Heat and light	485.98	
	$ 4,960.99	
Less heat and light charged to Central Power Plant	485.98	
		$ 4,475.01

135. Contingencies

Canadian Bank of Commerce, charges re registration of Securities	$ 12.35	
Chartered Trust and Executor Co., commission on collection of postponed fees of students	21.12	
City Treasurer, local improvement taxes on 78 Queen's Park and 119 St. George Street	106.42	
Compensation to employees during leave of absence for Reserve Army Camp	92.40	
Dunlop's Limited, flowers for funerals	60.00	
King's Printer, portion of cost of printing University Report	107.75	
Manufacturer's Life Insurance Co., interest on mortgage, 104 St. George Street	199.63	
Poppy Fund of Toronto, wreath for Remembrance Day Service	13.00	
University of Toronto, Employees Association, donation toward picnic	50.00	
Accounts under $10 (2)	14.67	
Workmen's Compensation:		
Workmen's Compensation Board, to cover allowances to employees, etc.	384.92	
Medical Services for injured employees, etc.:		
Toronto General Hospital	99.00	
Toronto Western Hospital	30.00	
Dr. G. E. Richards	16.00	
Dr. R. T. Somas	116.50	
Dr. J. L. Uren	27.00	
Sundry Doctors (4)	19.00	
		$ 1,369.76

136. Convocation Expenses

Hoods, gowns, printing programmes, invitations, etc.:		
E. Awde, engrossing	$ 21.00	
Harcourts Ltd., hoods, repairs to gowns	183.50	
Parkers Dyeworks Ltd., cleaning gowns	15.37	
University Press, printing, stationery	315.05	
Accounts under $10 (2)	6.00	
Superintendent's Dept., labour	2.12	
		$ 543.04

137. Grounds

Foreman Gardener, R. R. Corbett, 12 mos.		$ 2,000.00	
Lighting account		573.37	
Labour, gravel, roadways, granolithic walks, flowers, shrubs, and general expenses:			
Aikenhead Hardware Ltd., pipe wrench, lawn mowers, etc.		100.12	
Barber Construction Co., resurfacing roadway		291.59	
Builders' Supplies Ltd., flagstone		44.14	
Canadian Steeplejacks, new ball & thread		71.00	
Colas Roads Ltd., binding compound		22.13	
City Treasurer, repairs, valves & hydrants, water, etc.		156.12	
Coulter Bros. black gelding		130.00	
Grose Fertilizers & Chemicals, Ltd., plant food		133.50	
Halliday Bros. fuel		227.06	
Joe Hampson, sand		52.50	
Harpham Brothers, casing, tube		47.62	
Iron Fireman Mfg. Co., repair iron fireman		78.75	
Langleys Ltd., storing rug		241.74	
North Toronto Cartage Co., hire of truck		12.00	
Provincial Treasurer, truck license, $48.50; gasoline ration book $1.00		49.50	
Hugh Reid, horse shoeing		32.05	
Riseborough & Jackson, feed		143.21	
Salems Garage, repairs to truck		61.68	
Sheridan Nurseries, plants		12.25	
Toronto Hydro Electric System, service		33.00	
W. P. Warner, sod		129.00	
Accounts under $10 (3)		7.40	
Superintendent's Dept., labour, $13,240.50, material, $966.57		14,207.07	
		$18,856.80	
Less credits: Light charged to Central Power Plant	$573.37		
Cartage	20.28		
Sale of material	276.72		
		870.37	
			$ 17,986.43

138. Insurance

Balance of premiums on General Schedule as renewed at 1 January, 1940, and other three year miscellaneous policies, brought forward from 1940-41 and chargeable to 1941-42	$22,570.13	
Miscellaneous policies:		
Fire:		
British Traders' Insurance Company, Stadium Grandstands and Bleachers	1,267.00	
Commercial Union Assurance Company, Connaught Laboratories	144.50	
Boiler Inspection and Insurance Company	53.95	
Automobiles:		
Dominion of Canada General Insurance Company, University owned cars, $223.14; non-ownership coverage, $160.00	383.14	
Burglary & Hold-up:		
Dominion of Canada General Insurance Company	734.88	
Hydro-Electric Power Commission, permit and inspection fee	50.00	
Canadian Bank of Commerce:		
One year's charge for guarantee re safe-keeping of securities	150.00	
Accounts under $25.00 (6)	62.82	
		$ 25,416.42
Less rebates on cancelled policies		39.04
		$ 25,377.38

139. Law Costs

Hamilton Cassels, K.C., taxed costs as Solicitor to the University		$ 378.85

140. Protective Service

Pay of constables and night watchmen ($17,673.59):		
R. D. D'Archy, 12 mos.	$ 1,950.00	
C. M. Scruby, 12 mos.	1,600.00	
J. Anderson, 12 mos.	1,213.28	
Night Watchmen:		
S. Adams	39.00	
F. Bannister	247.05	
G. H. Bullock	39.00	
A. Endersby	1,119.63	
W. M. Hedley	216.40	
H. Holstead	977.76	
W. Hunter	1,320.00	
J. Kirkwood	1,380.00	
W. N. Lotto	1,380.00	
H. McGee	1,236.87	
J. McIntyre	3.25	
W. McNeill	3.25	
J. J. O'Connor	1,206.41	
P. Pinfold	1,102.41	
M. Robb	789.65	
J. C. Smith	1,203.53	
C. Stillie	646.10	
Uniforms, clocks, dials, etc. ($370.76):		
Hardinge Bros., repairs to clock	138.00	
Muir Cap & Regalia Ltd., caps	6.60	
Tip Top Tailors Ltd., uniforms	125.00	
University Press, daily report forms	40.23	
Superintendent's Dept., labour, $25.58; material, $35.35	60.93	
		$ 18,044.35

141. Publications and Societies

Alumni Federation	$ 2,500.00	
American School at Athens	200.00	
American School of Oriental Research, Bagdad	100.00	
American School of Oriental Research, Jerusalem	100.00	
Association of American Universities	50.00	
Conference of Canadian Universities	50.00	
British School of Archaeology, Jerusalem	100.00	
Royal Astronomical Society	150.00	
Royal Society of Canada	400.00	
Universities Bureau, London, England	268.86	
Students' Administrative Council (re student lodgings)	100.00	
		$ 4,018.86

142. Receptions to Societies and University Visitors

Expenses re sundry public lectures ($270.00):		
Professor C. Lanczos	$ 50.00	
Dean C. J. MacKenzie	50.00	
Dr. Wm. Paton	50.00	
Professor C. K. Webster	50.00	
Professor Samuel Williston	70.00	
Catering on sundry occasions ($380.25):		
Hart House, teas and luncheons, $125.75; sundry guests, $9.28	135.05	
Royal Ontario Museum Tea Room, afternoon teas to Sir Henry Dale, Royal Society	106.50	

Toronto Ladies Club, entertainment re special Convocation	$ 40.55	
University College Women's Union, President's dinner to Students' Administrative Council	37.50	
York Club, dinner, Special Convocation	60.65	
Overtime Services:		
H. Hare	1.03	
P. Hare	1.03	
J. E. Moore	1.50	
J. McCreary	1.03	
	$ 654.84	
Credit: British Infirmary, Refund of Travelling Expenses	2.46	
		$ 652.38

143. Senate Elections

(Nothing Spent)

144. Taxes

City Treasurer, fifth annual payment, in lieu of taxes on the following properties:	
Scott and Front Streets, 188 Yonge Street, Adelaide Street, 151 Bloor Street West	$ 7,500.00

145. Telephones

Bell Telephone Co., service to 30 June		$ 13,289.46	
Less receipts from sub-services	$ 3,918.54		
Residences	476.00		
Slot machines	203.93		
		4,598.47	
		8,690.99	
Switchboard operators ($4,713.08):			
Mrs. J. Hoddinott, 12 mos.		$ 1,100.00	
Miss J. H. Brown, 12 mos.		973.34	
Mrs. M. D. Good, 12 mos.		960.00	
Miss E. M. Crawford, 8 mos.		647.21	
Miss J. D. Corrigan, 4 mos.		346.51	
Relief:			
Mrs. L. Kerr		227.25	
Mrs. J. Duggan		194.85	
Mrs. G. McCorquodale		123.27	
Sundry persons (10)		140.65	
			$ 13,404.07

146. Travelling Expenses

President and Academic Staff ($1,284.61):	
President H. J. Cody	$ 54.00
E. J. G. Alford	165.27
E. R. Arthur	37.90
G. S. Brett	36.88
G. W. Brown	30.00
G. G. Cosens	60.00
D. G. Creighton	30.00
A. D. A. Mason	100.00
W. E. Gallie	32.80
M. G. Griffith	20.00
R. C. Hosie	20.45

S. J. Jaffary	$ 40.00	
M. Joos	40.00	
G. R. Lord	5.00	
Miss Gwen Mulock	150.00	
H. V. S. Ogden	22.50	
E. S. Ryerson	217.46	
R. M. Saunders	30.00	
Warren Stevens	20.00	
Griffith Taylor	48.00	
H. A. Thompson	40.00	
A. Weinstein	40.00	
W. S. Wallace	14.35	
G. F. Wright	30.00	
Out of town members of the Senate ($649.80):		
A. E. R. Bunnell	9.50	
Judge J. S. C. Campbell	45.50	
Judge D. J. Cowan	78.80	
W. J. Deadman	21.15	
H. C. Griffiths	32.00	
J. D. Hardy	74.60	
H. M. Morrow	23.50	
T. M. Mulligan	62.75	
E. D. McGilvray	26.30	
J. P. S. Nethercote	9.00	
H. S. Robertson	30.00	
J. B. Reynolds	43.25	
W. J. Salter	104.85	
H. J. Sims	7.50	
L. F. Stephenson	13.05	
A. R. Walker	68.05	
		$ 1,934.41

147. Unemployment Insurance

Receiver General of Canada: amount required to purchase unemployment insurance stamps, meter machine and rental	$ 6,012.88
	$117,238.92

XXII. 148. CAPITAL ACCOUNT CHARGES

Accountant, Supreme Court of Ontario, thirty-third annual payment on debenture issue of 1909	$25,260.00		
Less portion charged to Ontario College of Education	10,000.00		
		$15,260.00	
Toronto General Hospital, thirty-first annual payment on debenture issue of 1911, re grant to Toronto General Hospital		15,157.00	
Toronto General Hospital, thirty-first annual payment on debenture issue of 1911, re Old Pathological Building		6,568.00	
Accountant, Supreme Court of Ontario, twenty-seventh annual payment on debenture issue of 1915, re Hart House		5,975.00	
Accountant, Supreme Court of Ontario, eighteenth annual payment on debenture issue of 1924, re Forestry Building		10,000.00	
Accountant, Supreme Court of Ontario, thirteenth annual payment on debenture issue of 1929, re Banting Institute		64,193.00	
Royal College of Dental Surgeons, interest on liability of $50,000.00		2,000.00	
			$119,153.00

XXIII. SPECIAL RESEARCH

149. Departmental Appropriations

(a) Arts:

Zoology, formerly Biology:

Research Assistants (Sessional—$2,942.00):

Miss A. M. Ironside, (paid also in Department)	$ 600.00
Mrs. Grace W. Scott, (paid also in Department)	450.00
J. H. Folwell	400.00

W. W. Judd	$ 400.00
Miss D. W. Kirk (paid also in Department)	400.00
L. R. Day	350.00
L. Chiasson	270.00
F. Laughlin, 8 weeks	72.00

Expenses ($945.18):

Central Scientific Co., motor, tubing	12.53
T. Eaton Co., vegetables, starch, etc.	25.68
Faculty of Dentistry, model of teeth and mould	20.00
J. F. Hartz & Co., cover glasses, forceps, etc.	112.80
Liquid Carbonic Corporation, gas	14.70
R. Laidlaw Lumber Co., sawdust	18.00
Lake Simcoe Ice & Fuel, ice	11.00
Maple Leaf Milling Co., feed	53.31
E. Matchett & Son, manometer, etc.	108.25
Murphy Drug Store, films	27.60
National Research Council, prints	15.45
Postage	11.00
Ralston Purina Co., feed	162.11
Sanborn Co., battery, etc.	155.71
Tordoff Electric Co., repair centrifugal pump	15.00
Women's College Hospital, blood grouping	20.00
Accounts under $10 (8)	31.78
Class Assistant: Miss B. Bott	50.00
Superintendent's Dept., labour, $52.47; material, $27.79	80.26
	$ 3,887.18

Fisheries Research ($4,706.74):

Research Assistants ($2,040.84):

R. R. Langford, 12 mos. (paid also in Department)	$ 1,250.00
F. E. J. Fry, at $1,250.00 on war work service from October	520.84
Mrs. V. S. Black, 30 weeks	270.00

Expenses ($2,665.90):

Bay Salvage Co., sections, cabinet		37.50	
Borden Co., klim		77.23	
Dominion Oxygen Co., rental		36.00	
T. Eaton Co., oars		9.67	
Exide Batteries, batteries		170.02	
Harpham Bus, repair tire		42.50	
Minneapolis Honeywell Regulator, control switch		41.65	
Provincial Treasurer, truck, trailer, and gas licences		15.50	
Sorauren Auto Garage, repairs		23.30	
Disbursement by sundry members of staff: car, expenses, gas, oil, etc., $391.73; provisions, $783.91; reprints, $96.62; living expenses and cook's wages, $535.33; hardware and lumber, $291.48; travelling expenses, $27.70; postage and sundries, $85.76		2,212.53	
		$ 8,593.92	
Less credits: sundry credits	$10.83		
Less paid by Dominion Government	562.75		
		573.58	
			$ 8,020.34

Botany:

Research Assistants ($1,505.00):

A. R. Gopal-Ayengar, 5 mos. (paid also in Department)	$ 400.00
J. J. Miller	240.00
W. R. Watson, 3 mos. (paid also in Department)	240.00
C. D. McKeen	175.00
D. H. Hamly	160.00
Miss R. Moore, 2 mos. (paid also in Department)	140.00
C. N. Haldenby	80.00
Dyson Rose, 1 month	70.00

Expenses ($2,093.51):			
Mrs. E. Bradley, washing mecco cloth		$ 10.30	
British Drug Houses, drugs, chemicals		107.78	
Canadian Laboratories, reagents, chemicals		41.65	
Canadian Liquid Air, nitrogen		26.17	
Canadian Pad & Paper Co., paper, ledger		51.46	
Walter A. Carveth & Co., objective condensor		61.00	
Carbide & Carbon Corporation, dioxane		22.40	
Central Scientific Co., thermometer, glassware, etc.		159.07	
Dominion Bridge Co., sterilizer		588.60	
Eastman Photographic Stores, glasses		23.35	
Free Press Association, reprints		35.26	
Frigidaire Products, repair motor		19.31	
General Biological Supply, cage, etc.		29.17	
Fred W. Halls Paper Co., folders, paper		100.45	
W. Hemingway, fossil plant specimens		92.99	
Hoke Incorporated, valve gauge		22.20	
National Research Council, reprints		46.00	
Trays National Service, collecting grasshoppers		13.20	
Travelling Expenses, sundry members of staff		294.94	
Arthur H. Thomas Co., burrette		18.04	
University of Chicago Press, reprints		12.96	
Wellington & Davidson, bees		22.50	
Will Corporation, muffle furnace		49.80	
Accounts under $10 (16)		42.78	
Superintendent's Dept., freight, $27.49; labour, $112.29; material, $62.35		202.13	
			$ 3,598.51
(b) Medicine:			
Experimental medical Research ($2,600.00):			
W. Cowan, chief technical assistant		$ 1,760.00	
L. Hughes, junior technical assistant		840.00	
Assistant in Animal Quarters:			
A. Lougheed, 6 mos. at $65.00 per month		390.00	
F. Hughes, 3 mos. at $60.00 per month		180.00	
J. Minshull, 2 mos. 8½ days at $60.00 per month		137.00	
Expenses ($1,165.57):			
Allen Mfg. Co., laundry		67.80	
Corbett-Cowley Ltd., surgeons' gowns		21.18	
Cullen & Sons, animals		251.00	
Ingram & Bell Ltd., gloves, syringes, gauze, etc.		219.45	
F. Jennings, sawdust		63.00	
John McGillian, carrots		104.00	
Ralston Purina Co., feed		228.45	
Ross Miller Biscuit Co., dog biscuits		55.96	
Robert Simpson Co., coveralls		20.93	
Accounts under $10 (1)		3.75	
Superintendent's Dept., freight. $5.87; labour, $45.35; material, $78.83		130.05	
		$ 4,472.57	
Charged to Dunlap Bequest	$3,000.00		
Charged to Reeve Bequest	1,000.00		
		4,000.00	
			$ 472.57
(c) Applied Science:			
Applied Physics:			
E. L. Dodington, Research Assistant, 1 week (paid also in Department and in Special Research, Civil Engineering, Surveying and Geodesy)		$ 50.00	
Chemical Engineering:			
Research Assistants:			
J. G. Breckenridge, 3 mos. (paid also in Department)		450.00	
E. B. Trickey, 2 mos. 1 week, (paid also in Department, and in Special Research, Civil Engineering, Municipal and Structural)		362.50	

W. G. MacElhinney, 2 mos., (paid also in Department)	$ 315.00	
R. G. Billinghurst, 2 mos.	310.00	
E. T. Williams, 1 week, (paid also in Department and in Special Research, Civil Engineering, Municipal and Structural)	37.50	
Civil Engineering, Municipal and Structural:		
Research Assistants:		
E. T. Williams, 1 mo., (paid also in Department of Chemical Engineering and in Special Research Chemical Engineering)	150.00	
E. B. Trickey, 1 mo., (paid also in Department of Chemical Engineering and in Special Research Chemical Engineering)	150.00	
Civil Engineering, Surveying and Geodesy:		
Research Assistants:		
E. L. Dodington, 4 mos. (paid also in Department of Applied Physics and Special Research Applied Physics)	650.00	
T. L. Rowe, 2 mos. (paid also in Department)	300.00	
H. V. Steer, mechanic, 4½ mos. (paid also in Departments of Applied Physics and Civil Engineering, Surveying and Geodesy)	675.00	
Mechanical Engineering:		
G. H. D. Martin, 2 mos. (paid also in Department)	330.00	
W. Halina, 2 mos., 1 week	293.00	
Expenses ($103.37):		
W. B. Ball, machining and assembling machine	55.00	
W. R. McKee, range	7.50	
Photographic Service, blueprints	15.05	
University Press, books	9.70	
Superintendent's Dept., labour, $12.36; material, $3.76	16.12	
Printing Bulletins ($186.88):		
Miss D. Birkett, special work	50.00	
Engineering Institute of Canada, reprints	60.20	
Postage	10.00	
University Press, books	66.68	
	$ 4,363.25	
Charged to Wallberg Bequest	4,363.25	
(d) Dentistry:		
H. K. Box, Research Professor, Periodontology (half-time)	$ 3,500.00	
A. F. Fenton, Technician	1,500.00	
		$ 5,000.00
		$ 17,091.42

150. Banting and Best Department of Medical Research

(a) Banting Research:	
C. H. Best, Director and Professor (paid also $6,000.00 in Physiology)	$ 5,000.00
Professor of Medical Research:	
G. E. Hall, at $5,000.00; on war service; contribution to Teachers' Insurance and Annuity Association	200.04
H. C. Bazett, at $8,000.00 in United States funds, from 21 June, 1941, to 30 June, 1942	9,126.63
Associate Professors:	
W. R. Franks	3,700.00
D. A. Irwin	3,700.00
C. C. Lucas	3,500.00
Lady Banting, widow of Sir Frederick Banting, allowance	2,000.00
Research Associates:	
J. E. Goodwin, salary, $2,800.00; 5 mos. wartime bonus $72.50	2,872.50
Miss S. Gairns, resigned 30 June, 1941; 3 mos. salary in appreciation of services	540.00

Research Assistants:	
J. B. Bateman, salary, $1,750.00; 5 mos., wartime bonus $55.84 (paid also $200.00 from Special Funds)	$ 1,805.84
J. M. R. Beveridge, salary, $1,620.00; 5 mos., wartime bonus $54.58	1,674.58
C. Von Seeman, salary, $1,500.00; 5 mos., wartime bonus $52.08	1,552.08
Miss M. Shaw, salary, $1,320.00; 5 mos., wartime bonus $48.33	1,368.33
D. C. O'Connell, salary, $1,200.00; 5 mos., wartime bonus $45.83	1,245.83
N. R. Stephenson, 4 mos., salary, $517.56; 1 mo., wartime bonus $11.67 (paid also from Special Funds)	529.23
C. Marchant, at $1,320.00, resigned	385.00
Miss J. M. Lang, 3 mos., salary, $375.00, wartime bonus $31.25 (paid also from Special Funds)	406.25
G. A. Meek, 1½ mos.	135.00
A. J. Chechalk, 18 May to 30 June, $130.65; wartime bonus $12.58	143.23
M. L. Bunker, 16 to 30 June, $39.67; wartime bonus $3.97	43.64
C. Shorney, temporary	25.00
Research Fellows:	
Miss E. Melrose, salary, $1,405.00; 5 mos., wartime bonus $50.62	1,455.62
C. S. McArthur, salary, $800.00; 5 mos., wartime bonus $33.33	833.33
Miss D. B. Mundell, without salary	......
Assistants:	
Miss E. Speers, 2 mos., at $70.00; 10 mos. at $95.00, $1,090.00; 5 mos. wartime bonus, $44.59	1,134.59
Miss M. K. O'Grady, 1 mo., at $75.00, 6 mos. at $90.00, $615.00; wartime bonus $43.33	658.33
Miss M. Wheatley, at $960.00; resigned	400.00
Miss H. M. Brock, 1 month	150.00
G. R. MacDougall, 2 months	140.00
C. F. Sears, 2 months	140.00
E. B. Cahoon, 1 month	70.00
C. R. Cowan, Senior Technical Assistant from 1 October at $1,800.00; on war service from November (paid also from Medical Research, Best Fund)	487.50
Technicians:	
H. Douglas, salary, $1,260.00; 5 mos., wartime bonus $47.08.	1,307.08
G. Parkes, salary, $1,250.00; 5 mos., wartime bonus $47.92	1,297.92
J. R. Williamson, at $1,200.00; 6 mos., salary, $600.00; 5 mos., wartime bonus, $45.83	645.83
C. Cassie, salary, $705.00; 5 mos. wartime bonus $30.00	735.00
T. Lennox, salary $600.00; 5 mos. wartime bonus $25.00	625.00
F. W. Dunn, at $60.00 from 5 Jan. to 30 June, $352.25; 5 mos., wartime bonus $30.00	382.25
Mrs. Gladys Steele, at $65.00; from 26 March to 30 June, $207.58; wartime bonus, $20.76	228.34
A. Lougheed, 3 mos., (transferred to Experimental Medical Research)	180.00
A. Arcari, one month	70.00
D. Snow, one month	70.00
W. Hardie, 17 to 30 June, $25.67, wartime bonus, $2.57	28.24
On War Service:	
J. E. Walker, at $1,200.00; contribution to Pension Fund from 1 January, 1941 to 30 June, 1942	45.00
L. C. Brock, at $1,440.00; contribution to Pension Fund	39.60
Mrs. Alison Moffitt, Laboratory Attendant, salary, $720.00; 5 mos., wartime bonus, $30.00	750.00
Miss E. L. Mahon, Secretary, at $1,250.00; transferred from School of Hygiene from 1 February; salary, $520.83; wartime bonus, $46.88	567.71
Secretarial Assistant:	
Miss M. J. Millar, salary, $1,140.00; 5 mos., wartime bonus, $44.04	1,184.04
Miss F. Herbert, salary, $960.00; 5 mos., wartime bonus $40.00	1,000.00
	$54,578.56

Expenses ($9,436.88):

Agfa Ansco Ltd., soda flakes, sulphite, etc.	$ 26.24
Aikenhead Hardware Ltd., hardware	13.14
Allen Mfg. Co., laundry	183.54
Art Metropole, cardboard	12.65
Ayerst, McKenna & Harrison, chemicals	12.10
Wm. Bartlett & Son, shades	17.00
Brooks, Marble & Tile Co., repair floor	26.74
Canadian General Electric Co., fan	50.49
Canadian Industries, chemicals	23.56
Canadian Mill Supplies, wiper waste	36.30
Canadian Power Regulator	10.00
Canadian Pacific Railway, telegrams	23.19
Canadian Tire Corporation, batteries	34.85
Carswell Co., binding	34.61
Central Scientific Co., glassware, chemicals, etc.	1,471.04
R. H. Chappell, glassblowing	67.95
Connaught Laboratories, rats, etc.	228.70
Corbett-Cowley Ltd., uniforms	108.01
E. Cullen & Sons, animals	209.30
Darnell Corporation, casters	10.22
Davies Electric Co., gelatine	52.73
Department of Chemistry, analysis	20.00
Dictaphone Corporation, decaphone	240.00
Drummondville Cotton Co., fabric	656.90
Eastman Kodak Co., chemicals	46.57
Eastman Photographic Stores, plates, etc.	719.93
T. Eaton Co., towelling, etc.	171.92
Flash Fasteners of Canada, fastener chain	342.00
W. R. Franks, travelling expenses	22.25
French Ivory Co., chemicals	11.29
General Office Furniture, chair	13.00
Grand & Toy, telephone arms, chair, file, etc.	78.25
Ingram & Bell Ltd., bromide, sheeting, syringes, etc.	315.50
D. Irwin, travelling expenses	119.21
Journal Biological Chemistry, volume	27.61
Kelly Feed & Seed Co., feed	10.70
Langleys Limited, cleaning	13.50
Liquid Carbonic Canadian Corporation, carbonic gas	21.00
John McGillian, carrots	16.00
Mallinckrodt Chemical Works, chemicals	54.09
Merck & Co., chemicals	99.97
Metallic Roofing Co., supply & erect metal clad bldg.	455.00
Mohoffy Iron Works, wood trucks	64.80
McCutcheon Camera Shop, projector, etc.	31.35
McGraw Hill Publishing Co., subscription	22.00
National Research Council, payment on account of "Franks suit"	937.00
Ocean Chemical Co., fumigate dust room	20.00
Office Specialty Co., fit locks on cabinet	88.90
Parkers Jewellers Ltd., stop watch	15.00
Peckovers Ltd., copper tubing	18.51
Miss S. Platt, nitrogen determinations	54.00
Postage	70.20
Wesley Purvis, animals	19.50
Railway Engineering Specialties, valves, repair parts	108.54
Rahm Instrument Co., recorder	89.36
Ralston Purina Co. feed	314.26
Richards Glass Co., glassware, etc.	79.57
Riseborough & Jackson, feed	19.43
Robbins & Townsend, inspections, ribbons	38.25
Robert Simpson Co., rubber gloves	23.40
Swift Canadian Co., fat	20.09
E. W. Todd, feed, care and feeding of animals	56.00
Toronto Elevators, fox feed	$ 18.30
Vulcan Asphalt Co., mastic floor	48.00
Wholesale Radio Co., radio parts	55.74
Sundry disbursements by Dept., telephones and telegrams, $20.12; hardware, $40.01; stationery and drugs, $36.09; car tickets, $14.00; ice and food supplies, $26.54; sundries, $113.24	250.00

University Press, letterheads, carbon, books		$ 376.12
Accounts under $10 (38)		162.79
Superintendent's Dept., telephone, $96.87; freight, $219.80; labour, $34.10, material, $1,933.19		2,283.96
		$69,357.22
Credited from Banting Research Foundation	$16,000.00	
Ontario Mining Association	5,000.00	
J. T. White, Bequest	600.00	
Charged to Insulin Committee Surplus	42,757.22	
		64,357.22
		$ 5,000.00

(b) Best Research:

Physiology:	
F. L. Robinson, Head of Technical Staff (paid also in Physiology) Salary, $500.00; 5 mos., wartime bonus $13.75	513.75
Technical Assistants:	
C. Scattergood, at $875; on war service, contribution to Pension Fund	21.90
Miss A. I. Jaffray, salary, $900; 5 mos., wartime bonus $37.50	937.50
A. Greig, salary, $720; 5 mos., wartime bonus $30.00	750.00
Miss N. R. Hearn, salary, $720; 5 mos., wartime bonus $30.00	750.00
P. Prosser, at $900; resigned 28 February; salary, $600; 1 month, wartime bonus $7.50	607.50
A. J. Stonyer, 6 mos. salary, $240; 5 mos., wartime bonus, $20.00	260.00
Mrs. J. M. D. Williamson, 3 mos. at $780; transferred to Physiology	195.00
D. A. Stainsby, from 15 July to 7 January	57.25
E. C. Anderson, ½ month	35.00
Temporary Technical Assistants:	
H. V. Swift, 30 weeks, 5 days	533.35
D. E. McLeod, 23 1/3 weeks, $420; wartime bonus $38.40	458.40
Miss M. Thornhill, 36 1/3 weeks, $472.34; wartime bonus, $27.73	500.07
P. G. Hopperton, 20 weeks, $363.00 wartime bonus, $36.30	399.30
Mrs. I. Scott, 20 weeks, $297.50; wartime bonus, $29.75	327.25
J. Wigglesworth, 20 weeks, $297.50; wartime bonus $29.75	327.25
J. J. Cleary, 20 weeks	328.00
H. Stainsby, 22 weeks	308.00
Miss R. A. Riggins, 19 1/3 weeks, $261; wartime bonus $26.10	287.10
D. Brown, 16 weeks, 2 days	245.00
Mrs. Gladys Steele, at $65.00; from 26 March to 30 June, $207.58; wartime bonus $20.76	228.34
A. Lougheed, 3 mos., (transferred to Experimental Medical Research)	180.00
A. Arcari, one month	70.00
D. Snow, one month	70.00
W. Hardie, 17 to 30 June, $25.67; wartime bonus $2.57	28.24
On War Service:	
J. E. Walker, at $1,200.00; contribution to Pension Fund from 1 January, 1941, to 30 June, 1942	45.00
L. C. Brock, at $1,440.00; contribution to Pension Fund	39.60
Mrs. Alison Moffitt, Laboratory Attendant, salary, $720.00; 5 mos., wartime bonus $30.00	750.00
Miss E. L. Mahon, Secretary, at $1,250.00; transferred from School of Hygiene from 1 February; salary, $520.83; wartime bonus $46.88	567.71
Secretarial Assistant:	
Miss M. J. Millar, salary, $1,140.00; 5 mos., wartime bonus, $44.04	$ 1,184.04
Miss F. Herbert, salary, $960.00; 5 mos., wartime bonus $40.00	1,000.00
	$54,578.56

Expenses ($9,436.88):

Agfa Ansco Ltd., soda flakes sulphite, etc.	$ 26.24
Aikenhead Hardware Ltd., hardware	13.14
Allen Mfg. Co., laundry	183.54
Art Metropole, cardboard	12.65
Ayerst, McKenna & Harrison, chemicals	12.10
Wm. Bartlett & Son, shades	17.00
Brooks, Marble & Tile Co., repair floor	26.74
Canadian General Electric Co., fan	50.49
Canadian Industries, chemicals	23.56
Canadian Mill Supplies, wiper waste	36.30
Canadian Power Regulator	10.00
Canadian Pacific Railway, telegrams	23.19
Canadian Tire Corporation, batteries	34.85
Carswell Co., binding	34.61
Central Scientific Co., glassware, chemicals, etc.	1,471.04
R. H. Chappell, glassblowing	67.95
Connaught Laboratories, rats, etc.	228.70
Corbett-Cowley Ltd., uniforms	108.01
E. Cullen & Sons, animals	209.30
Darnell Corporation, casters	10.22
Davies Electric Co., gelatine	52.73
Department of Chemistry, analysis	20.00
Dictaphone Corporation, decaphone	240.00
Drummondville Cotton Co., fabric	656.90
Eastman Kodak Co., chemicals	46.57
Eastman Photographic Stores, plates, etc.	719.93
T. Eaton Co., towelling, etc.	171.92
Flash Fasteners of Canada, fastener chain	342.00
W. R. Franks, travelling expenses	22.25
French Ivory Co., chemicals	11.29
General Office Furniture, chair	13.00
Grand & Toy, telephone arms, chair, file, etc.	78.25
Ingram & Bell Ltd., bromide, sheeting, syringes, etc.	315.50
D. Irwin, travelling expenses	119.21
Journal Biological Chemistry, volume	27.61
Kelly Feed & Seed Co., feed	10.70
Langleys Limited, cleaning	13.50
Liquid Carbonic Canadian Corporation, carbonic gas	21.00
John McGillian, carrots	16.00
Mallinckrodt Chemical Works, chemicals	54.09
Merck & Co., chemicals	99.97
Metallic Roofing Co., supply & erect metal clad bldg.	455.00
Mohoffy Iron Works, wood trucks	64.80
C. E. Caron, 9 1/3 weeks, $149.34; wartime bonus, $14.93	164.27
R. Newport, 4 1/3 weeks	60.00
Mrs. M. E. McKenzie, 2 weeks	26.00
G. Hall, 5 days	16.50
Miss D. M. Secord, Secretarial Assistant (paid also in Physiology) Salary, $150.00; wartime bonus $5.00	155.00
Miss M. L. Wilkinson, Secretarial and Library Assistant, salary $1,020.00, 5 mos., wartime bonus, $42.10	1,062.10

Physiological Hygiene:

D. Y. Solandt, Associate Professor (paid also in Physiology and in School of Hygiene)	400.00
Mrs. Ruth C. Partridge, Research Associate (paid also in School of Hygiene and from Special Funds) salary $200.00 wartime bonus, $5.42	205.42
C. R. Cowan, Senior Technical Assistant, at $700.00 on war service from November (also in Banting Research and School of Hygiene)	350.00
J. Scattergood, Technical Assistant at $1,150.00; on war service, contribution to Pension Fund	31.65
J. Campbell, Assistant Professor at $1,000.00 (paid also in Physiology) on war service from November	500.00
E. Fidlar, Lecturer and Research Associate (paid also in Physiology) salary $300.00, wartime bonus, $8.75	308.75

S. V. Sydenstricker, temporary Special Lecturer, honorarium $60.00 in United States funds	$ 66.88	
W. G. E. Eggleton, 7 mos. at $1,800.00; transferred to Physiology	1,050.00	
Research Assistants:		
D. G. Gemeroy, 6 mos.	1,200.00	
Gracent Eidt, 7 mos. at $1,500.00; transferred to Physiology	875.00	
S. B. Raska, 6 mos. salary $810; 5 mos., wartime bonus $54.60	864.60	
Miss J. I. Hamilton, salary $840.00; 5 mos. wartime bonus $35.00	875.00	
Miss M. S. Moorhouse, salary $720.00; 5 mos. wartime bonus $30.00	750.00	
Dr. Jeanne M. Fisher, 3 mos.	300.00	
W. S. Hoar, 2 mos. salary $260.00; wartime bonus $22.17	282.17	
Miss D. Ursula Dale, 3 mos. salary $255.00; 1 mo. wartime bonus $8.42	263.42	
Miss M. L. Hawxhurst, 3 mos.	255.00	
E. A. Ryan, 2 mos.	200.00	
Fellows:		
F. J. Warner, 8 mos. (paid also in Anatomy) salary $300.00; 4 mos. wartime bonus $12.50	312.50	
D. R. Murray, 21 days	67.75	
		$ 18,483.63
Expenses:		
Aikenhead Hardware Ltd., hardware	$ 77.35	
American Journal of Pathology, subscription	43.41	
Apex Salvage Co., desk	32.25	
Auto Electric Service, sockets	11.50	
Bausch and Lomb Optical Co., microscope serials, etc.	545.00	
Bay Salvage Co., chesterfield	125.00	
Beardmore & Co., belting	50.98	
Auguste Bolte, isinglass	25.55	
Borden Co., mixer	62.82	
R. F. Breux, frogs	66.00	
British Drug House, tintometer, etc.	162.98	
Business Furniture Co., filing cabinet	40.00	
F. J. Burns & Co., frogs	53.43	
Canada Packers, beef glands, etc.	29.51	
Canadian Electric Supplies, condensers, etc.	40.70	
Canadian Fairbanks Morse Co., screws, tapes, etc.	57.09	
Canadian General Electric Co., mazda lamps, etc.	413.73	
Canadian Kodak Sales, rodachromes, titles	56.96	
Canadian Pacific Railways, telegrams	38.54	
Canadian Tire Corp., batteries	73.52	
Central Scientific Co., chemicals	1,425.46	
R. H. Chappell, glass blowing	24.26	
Connaught Laboratories, heparin, etc.	546.57	
Consolidated Optical Co., plates	10.29	
Corbett-Cowley Ltd., uniforms	29.62	
Corning Glass Works, prints, slides, etc.	225.57	
E. Cullen & Sons, animals	2,340.96	
T. Eaton Co., needles, brushes, etc.	240.76	
Eastman Kodak Co., supplies	26.36	
Eastman Photographic Stores, supplies	116.33	
Allaine Fountaine, frogs	171.15	
Geo. M. Hendrie Ltd., coloured chalk	100.45	
Holman Leather Goods Co., case for lantern	20.52	
Imperial Optical Co., plate test	22.00	
Ingram & Bell Ltd., chemicals, etc.	477.78	
Kelley Feed & Seed Co., feed	729.25	
N. Langmuir Mfg. Co., suitcase for apparatus	138.00	
McIntyre and Taylor, castings	148.74	
Merck & Co., chemicals	52.37	
National Film Board, film	250.00	
Office Specialty Mfg. Co., cabinet	52.00	
Osler Factory Service of Canada, clippers, etc.	55.50	
Ontario Typewriter Co., reconditioned machine	85.00	
C. F. Palmer, paper	24.42	
J. Palmer, meter control	415.00	

Park Butchers, meat	$ 360.96	
Photographic Service, prints, slides, etc.	18.94	
Postage	30.00	
Queen City Glass Co., cutting glass	44.15	
Renold-Coventry Ltd., gears	12.96	
Robbins & Townsend, inspection, ribbons	12.00	
Vail & Sheppard, cases	24.00	
Gilbert C. Storey Machinery Co., electric motors	132.00	
Taylor Instrument Co. of Canada, dermatherm	184.05	
Arthur H. Thomas Co., burettes	42.46	
Walker-Wallace Ltd., milk cans	28.00	
W. M. Welch Mfg. Co., vacuum pumps	279.45	
Weston Electrical Instrument Corp., photronic cells	304.42	
Whiting Corp. Ltd., motor	562.80	
Wholesale Radio Co., radio parts	1,208.24	
John Wyeth & Bro. Canadian Ltd., drugs	394.85	
University Press, paper, pens, etc.	137.74	
Accounts under $10 (9)	42.20	
Travelling Expenses:		
C. H. Best	436.87	
D. Y. Solandt	639.23	
L. B. Jacques	70.18	
James Campbell	323.45	
Alan Hisey	111.28	
N. R. Stephenson	30.67	
Alex. E. McDonald	136.35	
C. R. Cowan	88.19	
E. T. Waters	16.76	
Douglas Gomeroy	14.20	
J. W. Doles	250.00	
Miss Jean Hamilton	75.00	
Superintendent's Dept., freight, $283.17; telephone, $51.77; labour, $38.70; material, $272.01	645.65	
	$34,875.36	
Charged to Insulin Committee Grant	29,875.36	
	$ 5,000.00	
		$ 10,000.00
		$ 27,091.42

APPENDIX III.

University Press

Ledger Balances (net) as at 30 June, 1941:			
Contingent Reserve Account			$ 7.246.08
Surplus Account			29.581.91
			$ 36,827.99

Transactions for the year ending 30th June, 1942

Receipts from the Press, Book Department and Publications		$286,703.31	
Expenditures (including plant purchased and charged to Surplus Account)	$296,345.28		
Grant to Alumni Federation of University of Toronto	840.00		
		297,185.28	
			10,481.97
			$ 26,346.02

Note

The above figures cover the accounts passing through the Bursar's Office. Supplementary thereto the Manager of the Press had on hand on the 30th June, 1942, as shown by his records, Inventories, etc., (including Work in Progress) $55,849.55; Accounts Receivable (less reserve) $20,926.95 less Sundry Liabilities (net) $10.132.66 making with the above cash balance of $26,346.02 a total Surplus over Liabilities of $93,441.34.

Details of Expenditure

Salaries and Wages ($107,314.14):	
A. Gordon Burns, Manager	$ 4,800.00
Miss E. M. Walker, Secretary	2,138.43
Assistants:	
Miss I. E. McTaggart	1,526.56
Miss E. Baguley, at $1,475.00 resigned 31 December	737.50
Clerks:	
Miss M. Storey, 3 mos. at $1,100.00; 9 mos. at $1,200.00	1,220.84
Miss E. Wilson, 3 mos. at $1,050.00; 9 mos. at $1,200.00	1,208.34
Mrs. Florence Friendship	1,169.28
Miss R. Buchan	1,118.28
Miss C. Carroll	1,041.67
Miss N. Reany	1,015.62
Miss R. Mitchell, 7 mos. at $950.00; 5 mos. at $1,000.00	1,012.50
Miss M. MacMurray	963.54
Mrs. A. Hackett, at $1,075.00; resigned 30 September	268.75
Miss I. Potter, Stenographer, at $1,075.00 resigned 24 January	606.85
George Edwards, Caretaker	1,654.17
Pay lists, wages of employees	86,831.81
Editorial Services ($4,011.46):	
Mrs. A. Hewitt, General Editor, 12 months	2,011.46
M. L. Bladen	75.00
V. W. Bladen	395.00
A. Brady	100.00
E. K. Brown	50.00
G. W. Brown	412.50
P. Child	100.00
D. G. Creighton	75.00
G. P. de T. Glazebrook	62.50
Mrs. R. A. Hackett	200.00
W. P. M. Kennedy	250.00
R. G. Riddell	50.00
Mrs. M. Shepherd	30.00
A. S. P. Woodhouse	200.00
Payments to contributors to publications	278.09
Payments of Royalties and returns from sales	5,047.65
Supplies and General Operating Expenses ($108,229.58):	
Acco Canadian Co., covers, binders	235.32
Aikenhead Hardware Ltd., hardware	54.09
Alexander and Cable Co., lithographing	139.60
Allied Social Science Association, dues	30.00
Allyn and Bacon, books	71.08
American Chemical Society, books	74.50
American Institute of Steel Construction, books	192.50
American Library Association, dues	120.60
American Medical Association, books	153.81
American Public Health Association, books	92.11
American Society for Testing Metals, books	54.68
Animated Fusion Training Chart Co., charts	40.39
Annual Reviews, books	85.30
D. Appleton-Century Co., books	634.49
Art Metropole, slide rules, brushes, etc.	521.97
Atwell Fleming Printing Co., services rendered in composition	48.40
Barber Ellis of Canada Ltd., envelopes, stationery	3.843.75
Barnes & Noble, books	296.70
Bausch and Lomb Optical Co., micrometer	42.72
Blackhall & Co., binding	224.22
Blakiston Co., books	368.44
Board of Trade, advertising	45.00
Border Brokers, customs	5,502.46
Bostitch Canada Ltd., staples, bostitch fastener	180.00
R. Bourne & Son, hooks, covers	132.50
Brigdens Ltd., printing	53.47
J. R. Brooks, music paper	48.50
Brown Bros. Ltd., stationery	3,745.67
Buntin Gillies & Co., paper	333.65

Buntin Reid Co., parchment, paper	$3,700.58
Bureau of Publications (Teacher's College), publications	40.36
Bursar, refund re account of Research Enterprises	100.00
Charles Bush Ltd., ink	1,039.66
Bernard Cairns, stamps	32.40
Canada Carbon & Ribbon Co., ribbons, carbon	195.70
Canada Label & Webbing Co., tape	38.30
Canada Metal Co., metal	1,023.41
Canada Paper Wholesale Ltd., paper	373.12
Canadian Linotype Ltd., repairs	132.16
Canadian Medical Association, advertising	26.00
Canadian National Railways, telegrams	98.21
Canadian Pacific Railways, telegrams	201.99
Canadian Pacific Express Co., express charges	27.36
Canadian Poetry Magazine, advertising	37.50
Canadian Political Science Association, books	32.00
Canadian Public Health Association, advertising	187.69
Canadian Silk Mfg. Co., towel service	64.26
Carbon Paper Service Bureau, carbon paper	73.74
Carroll's Canadian Metals, metal	199.37
Eugene E. Carroll Co., grinding knives	47.60
Central Scientific Co., instruments, rulers, etc.	242.07
Chemical Publishing Co., books	26.11
Chemical Rubber Co., repairs, parts, etc.	359.70
College Times, advertising	37.00
Columbia University Press, books	191.28
Commonwealth Fund, books	57.03
Cooper and Beatty Ltd., composition	216.03
Luther M. Cornwall Co., metals	41.04
Delaney & Pettit Ltd., glue	166.75
W. R. D. Eye Paper Pads, pads	81.18
Walter Dickinson & Co., gummed paper, pen points	416.54
Dixon Pencil Co., pencils	83.02
Dodd Mead & Co., books	474.81
Dominion Blank Book Co., indexes, covers	168.77
Dominion Envelope Co., envelopes	57.15
Dominion Paper Box Ltd., filing boxes	144.95
Eagle Pencil of Canada Ltd., pencils	266.46
Eaton-Crane & Pike Co., paper	50.36
T. Eaton Co., books, cape, rubber	68.62
Eclipse Fountain Pen & Pencils Co., pens, repairs	50.92
E. B. Eddy Co., paper	5,893.66
Elliott Addressing Machine Co., stencils	51.26
Eversharp Canada Ltd., pens, pencils, repairs	74.45
Henry George Fielder, repairs	58.50
W. J. Gage & Co., index cards, examination books, paper	3,798.41
Henry A. Gardner, publications	25.20
Geographical Publishing Co., publications	26.56
D. Gestetner Ltd., stencils, ink, paper	103.21
Globe & Mail, advertising	62.00
Grand & Toy Ltd., ledger sheets, covers, fasteners	101.64
Graphic Engravers Ltd., engraving	1,784.32
Fred W. Halls Paper Co., paper	496.86
T. H. Hancock Lumber Co., boxes	34.46
Harcourt Brace & Co., stationery	26.82
W. E. Hardman Co., ruling sheets	74.25
Harper & Bros., books	288.99
Harris Seybold Potter Ltd., repairs to stitcher	91.58
Harvard University Press, books	278.21
Henderson Bros. Ltd., paper ruling	342.50
High Park Window Cleaners	25.00
Paul B. Hoeber Inc., books	103.24
Houghton Mifflin & Co., publications	489.94
Industrial Press, books	172.70
Interscience Publishers, books	59.10
Richard D. Irwin, books	56.59
C. H. Johnson & Son, cartage	542.25
Keuffel & Esser Co., rulers, slide rules, glasses, etc.	143.37
The Levis Ltd., wipers	139.17
Lawyer's Co-operative Publishing Co., subscriptions	64.00
Linotype Composing Co., catalogue	69.00

Luckett Loose Leaf Ltd., inventory sheets, covers	$3,111.70
Lumley & Hewitt, paper	39.75
Gordon MacKay & Co., flannel, cotton, etc.	32.88
MacLean Publishing Co., advertising	51.00
A. J. McCrae & Son, pencils	36.00
McGraw-Hill Book Co., books	5,673.05
Geo. McMurrich Sons Ltd., insurance	64.73
Medico Dental Publishing Co., books	100.70
Merck & Co., index	344.50
Meredith Simmons & Co., paste	28.45
Might Directories Ltd., addressing envelopes	74.46
Monotype Co. of Canada Ltd., metal, molds, brushings	532.01
Moore Type Foundry Ltd., leads, composition	59.53
Nichols Advertisers Ltd., pads	69.45
Nordeman Publishing Co., books	53.96
Northern Electric Co., lamps	45.76
W. W. Norton & Co., books	202.94
Thos. E. Obrig, books	39.00
Odyssey Press, books	45.12
Ontario Medical Association, advertising	53.25
O. J. Ouellette Cie, paper	327.85
Jas. Palmer, mechanical stage, lens	25.47
Parker Fountain Pen Co., pens, pencils, repairs	674.21
R. A. Phillips Ltd., pennants, cushion covers, crests	218.52
Photo Engravers & Electrotypers Ltd., engraving	693.69
Physicians Record Co., books	25.65
Prentice Hall Inc., books	285.00
Professional Press, books	43.60
Provincial Paper Ltd., paper, enamel	12,449.94
Psychological Corp., books	43.50
Raine Engraving Co., brass die, rules, etc.	132.97
Ratcliff Paper Co., paper, twine	60.83
Receiver General of Canada, books	136.32
Reinhold Publishing Corp., books	235.85
Reliance Engravers Ltd., drawings, engravings	2,457.05
Remington Rand Ltd., typewriter	63.75
Robbins & Townsend, ribbons, carbon paper	214.30
Ronald Press, books	80.41
Roneo Co. of Canada Ltd., ink, stencils	31.35
Ryerson Press, binders, book pockets	212.42
Savoy & Sons, paper & envelopes	166.98
Science Press Printing Co., books	31.14
"The School," advertising	267.00
Chas. Scribner's Sons books	86.49
Service Linotyping Co., linotyping	169.63
W. A. Sheaffer Pen Co. of Canada Ltd., pens, repairs	69.81
Sheed & Ward, books	35.78
Howard Smith Paper Mills Ltd., paper	676.18
Southam Press Toronto Ltd., folding forms, etc.	32.00
Standard Embossing Co., embossing cards and letterheads	287.02
G. E. Stechert & Co., books	97.21
Stephen Sales Ltd., stencils, folders, covers, etc.	299.85
Student's Administrative Council, advertising	82.24
Superintendent of Documents, books	310.00
Chas. C. Thomas, books	50.07
Toronto Envelope Co., paper, envelopes	1,319.54
Toronto Graphic Arts Association, dues, etc.	643.78
Toronto, St. Catharines Transport Co., cartage	210.91
Toronto Type Foundry Co., wrench, tape, drills	172.04
Townsley Printers' Supply and Machinery Co., repairs	145.92
Trinity University Review, advertising	34.10
Trophy Craft Ltd., cards	66.80
A. W. Tucker, books	138.32
Underwood Elliott Fisher Ltd., ribbons, typewriter, etc.	270.59
United Paper Mills Ltd., paper	4,735.86
Universal Thread Co., thread	66.15
University of Chicago Press, books	493.25
University of Minnesota Press, books	54.12
University Prints, books	103.48
University of Toronto Monthly, advertising	160.00
D. Van Nostrand Co., books	570.86

Venus Paper Co., paper	$ 38.05	
Victoria Paper & Twine Co., cups, paper, twine, etc.	787.32	
Visible Records Ltd.	294.30	
L. E. Waterman Co., pens, pencils, repairs	562.46	
Major Barry Watson, services re publication	25.00	
Whyte Hook Paper Co., paper, cloth, millboard	689.05	
John Wiley & Sons, books	4,252.42	
Williams & Wilkins Co., books	11,473.31	
H. W. Wilson Co., books	98.66	
Wilson Munroe Co., paper, binding, leatherette	2,237.68	
Yale University Press, books	33.03	
York Electrotypers, electros, zinc	135.97	
Accounts under $25 (382)	2,670.13	
Books, etc. ($34,371.74):		
Thos. Allen Ltd.	76.86	
British Medical Journal	40.69	
Butterworth & Co. (Canada)	32.00	
Canadian Dental Research Foundation	44.00	
Canadian Nurses Association	60.75	
Canadian Offices Training Corps	619.58	
Canadian Pharmaceutial Association Inc.	288.75	
Carswell Co.	272.17	
Cassell & Co.	90.52	
W. & R. Chambers	158.99	
J. & A. Churchill	460.44	
Clarke Irwin & Co.	3,172.85	
Wm. Collins Son & Co.	102.04	
Copp Clarke Co.	2,337.07	
Wm. Dawson & Son	74.83	
Wm. Dawson, Subscription Service	319.42	
J. M. Dent & Sons (Canada) Ltd.	594.64	
Walter Dickenson & Co.	51.60	
W. J. Gage & Co.	1,403.24	
General Publishing Co.	288.31	
Ginn & Co.	1,298.47	
International Correspondence Schools	246.02	
J. B. Lippincott Co.	64.41	
Longmans Green & Co.	2,260.45	
MacMillan Co. of Canada Ltd.	9,295.49	
McAinsh & Co.	4,766.25	
McClelland & Stewart Ltd.	548.89	
George J. McLeod Ltd.	101.23	
Montreal Star Co.	25.00	
Musson Book Co.	240.44	
Thos. Nelson & Sons Ltd.	454.65	
Sir Isaac Pitman & Sons (Canada) Ltd.	1,238.74	
Receiver General, Dept. of Public Printing and Stationery	255.37	
Ryerson Press	650.89	
S. J. Reginald Saunders	92.90	
Rudolf Schick	40.00	
Simpkin Marshall Ltd.	1,405.80	
H.M. Stationery Office	351.04	
Accounts under $25 (82)	546.95	
A. G. Burns, Manager, travelling expenses	50.58	
Microscopes	7,727.84	
Advertising, $1,022.19; Postage and excise, $2,928.90; Bank charges and exchange, $2,845.18; cleaning, $147.28; Freight, express and cartage, $271.03; meals for nightwork, $127.50; Sundries, $100.21	7,442.29	
Heat and Light, $2,369.78; Gas, $331.92; Telephone, $369.00; Water, $131.43	3,202.13	
Superintendent's Dept., labour, $904.22; material, $913.09	1,817.31	
Collector of Customs and Excise, sales tax	7,318.57	
Contribution to Employees Pension Account	923.53	
Plant Account ($8,610.17):		
Canadian Linotype, linotype	7,828.99	
Toronto Type Foundry, paper drilling machine ($881.18, less allowance on old equipment $100.00)	781.18	
		$296,345.28

APPENDIX IV.

Superintendent's Stores and Sundry Labour Account

Ledger Balance, 30th June, 1941		$ 12,503.23
Purchases made during 1941-42 ($149,785.19):		
Advance Glass and Mirror Co., glass	$ 250.39	
Aikenhead Hardware Ltd., hardware	2,837.65	
Ajax Engineering Ltd., cooling tower	355.00	
Allanson Armature Mfg. Co., aviation electrical supplies	52.70	
Allcock, Laight & Westwood Co., blanket	27.00	
George Allen Co., paint	61.80	
Armstrong Cork & Insulation Co., corkboard	76.55	
Associated Chemical Co., chemicals	653.56	
Atlas Plate Glass Co., glass	139.52	
Aulcraft Paints Ltd., paint	30.76	
Baines & David, steel and brass	484.51	
Wm. Bartlett & Son, blinds and shades	76.58	
Beardmore & Co., belting	136.62	
Beldam's Asbestos Packing Ltd., paint, etc.	223.50	
Bennett & Wright Ltd., plumbers supplies	154.96	
J. Bernhardt, smoke stack erected and painted	192.50	
Berry Bros., paints, varnish	335.14	
Boake Mfg. Co., lumber	1,521.25	
Boeckh & Co., brushes	43.55	
Brooks Marble & Tile Co., patching floor, etc.	403.85	
Builders Supplies Ltd., stone, lath, plaster	220.23	
Building Partners, cylinders	38.71	
Robert Bury & Co., lumber	2,981.01	
Canada Building Materials, cement, etc.	167.58	
Canada Hardware Ltd., hooks, locks, etc.	73.16	
Canada Linseed Oil Mills Ltd.	129.91	
Canada Metal Co., solder, sheet lead, etc.	551.88	
Canada Packers Ltd., soap	920.02	
Canada Wire & Cable Co., cable, etc.	146.16	
Canadian Asbestos Ontario Ltd.	359.02	
Canadian Astatic Ltd., microphone	46.31	
Canadian Blower & Forge Co., fan	36.84	
Canadian Carborundum Co., aluminum	25.65	
Canadian Chromalox Co., heaters	34.35	
Canadian Durex Abrasives Ltd., paper, emery cloth	55.76	
Canadian Fairbanks-Morse Co., casters, scales, etc.	76.97	
Canadian General Electric Co., electrical supplies	3,239.37	
Canadian Germicide Co., soap dispensers	658.00	
Canadian Industrial Alcohol, towels, alcohol	125.40	
Canadian Industries Ltd., paint, wax, varnishes, etc.	441.37	
Canadian Johns-Manville Co., insulation	231.76	
Canadian Mill Supply Co., sheets, supplies	286.59	
Canadian National Carbon Co., brushes, plugs	122.45	
Canadian National Exhibition, rental of lights, etc.	36.00	
Canadian National Institute for the Blind, brooms, etc.	332.66	
Canadian Oil Co., terpol	261.84	
Canadian Powers Regulator Co., servicing	99.76	
Canadian Sirocco Co., fan blower	678.32	
Canadian Tire Corporation Ltd., tubes, etc.	84.88	
Canadian Westinghouse Co., radio, radiotrons, etc.	995.96	
Casselman Co., cheesecloth, etc.	208.30	
Central Scientific Co., chemicals, thermoregulator	158.80	
Chadwick Electric Co., electrical supplies	28.28	
Classic Mantel & Stone, set of travetine rock	40.00	
Coleman Lamp & Stove Co., stove, lantern	45.90	
Colgate-Palmolive-Peet Co., soap	356.40	
Colling Tire Shop, casings	38.06	
Commercial Chemical Co., oil, paint	32.96	
Commercial Lithograph Co., lithographing	55.30	
Community Electrical Supply, supplies	586.30	
Consolidated Plate Glass Co., glass	554.58	
Continental Can Co., cans and caps	81.45	
Co-operative Window Cleaning Service	85.00	

Cooper Bros. & Wilson, shower partitions	$ 76.93
Corbett-Cowley Ltd., uniforms, etc.	795.11
Corning Glass Works, glass, bottles, etc.	482.53
Crain Printers Ltd., stationery	308.07
Crane Ltd., plumbers supplies	1,862.52
Thos. H. Crozier, resurfacing floors	25.00
Crown Diamond Paint Co.	972.10
W. H. Cunningham & Hill, valves, burners	397.77
Currie Products Ltd., roofing	569.24
Darnell Corporation of Canada, casters	65.28
Diamond Cleanser & Soaps Ltd., cleansers, soaps	972.38
Diamond State Fibre Co., rod	45.73
Henry Disston & Sons, saws, knives	311.60
Dominion Bridge Co., bars, rods, angles	430.92
Dominion Carbon Brush Co., brushes	213.02
Dominion Linseed Oil Co.	313.92
Dominion Oxygen Co., oxygen	442.54
Downing & Co., fuse refills	573.98
Downtown Welding, welding	70.30
Drummond, McColl & Co., brass rod, steel	370.76
C. A. Dunham & Co., plumbers supplies	434.58
T. Eaton Co., chair sets, mats, towels, etc.	695.90
Electrolux Canada Ltd., brushes	26.25
Ellis & Howard, flashlight. etc.	474.32
Empire Brass Mfg. Co., plumbers supplies	350.46
Empire Wall Papers Ltd.	204.45
Ennis Wonder Polish Co., polish	129.60
Evans & Co., chamois	66.64
Exide Batteries of Canada, batteries	49.63
Ferranti Electric Ltd., electrical supplies	107.63
E. B. Fielding & Co., turpentine	1,078.55
Thos. Firth & John Brown Ltd., steel, etc.	2,185.55
Frigidaire Products of Canada Ltd., cabinet	159.56
Garage Supply Co., batteries	109.37
Garlock Packing Co., coils, etc.	75.88
General Dry Batteries of Canada, batteries	269.87
General Steel Wares, Ltd., pails, water cooler, etc.	302.21
General Theatre Supply Co., suprex-carbons	37.05
Good Specialties Ltd., hardware	45.75
Gooderham & Worts Ltd., alcohol	23,594.64
Goodyear Tire & Rubber Co., belts, etc.	28.87
B. Greening Wire Co., screen	226.72
Grinnell Co. of Canada, plumbers supplies	3,298.75
A. Guinness & Co., paper napkins, tray covers	64.20
Gutta Percha & Rubber Co., hose, treads, etc.	154.93
Hamilton Carhartt Mfg. overalls, etc.	84.49
Joe Hampson, concrete-sand	63.00
J. Hannen, wood-turning	29.22
Harpham Bros., tube, casings	50.76
W. Harris & Co., glue	69.12
Geo. H. Hees, Son & Co., cord	67.83
Geo. M. Hendry Co., chalk	63.21
Hobbs Glass Ltd.	52.07
Hudson Plumbing Supplies	673.93
Hydro-Electric Power Commission, lamps	4,265.26
Imperial Oil Co., oil	194.41
Imperial Varnish & Color Co., enamel, paint	162.70
John Inglis & Co., arch plates	59.72
International Varnish Co., paint	1,254.47
Isard-Le Fevre Mfg. Co., metal door frame	40.26
Geo. Keith & Son, grass-seed	364.30
Kennedy Mfg. Co., chemicals	57.02
Kilgours Ltd., paper napkins, dixie cups, etc.	5,832.88
La France Fire Engine & Foamite Ltd., extinguishers	463.09
R. Laidlaw Lumber Co., lumber	96.13
Lake Simcoe Ice & Fuel Ltd.	112.28
John Leckie Ltd., flags, rope	96.08
The Levis cleaning compound	165.00
London Soap Co., soap	247.50
Lowe Bros. Co., paint	162.39
Lundy Fence Co., posts, etc.	131.50

McBain Foundry, castings	$ 41.71
MacCallum Mfg. Co., floor-Kleen	294.20
McColl-Frontenac Oil Co., oil and grease	281.42
S. McCord & Co., cement	93.08
McIntyre & Taylor Ltd., drainage traps and coils, etc	95.39
Alex McKay & Co., builders supplies	103.26
Mallinckrodt Chemical Works	479.58
Masco Co., electric supplies	9,663.64
Mason Regulator Co., of Canada, valves	122.96
Merck and Co., chemicals	427.02
Metallic Roofing Co., roofers' supplies	194.75
A. Middleton & Co., paint, etc	596.19
Minneapolis-Honeywell Regulator Co., switches, etc	40.73
Moffats Ltd., cooking set, stove	229.65
Mollenhauer Contracting Co., reconstruction of floor	473.00
Moloney Electric Co., transformers	29.50
Monarch Belting Co., belting	86.89
Benjamin Moore & Co., paints	76.15
Wallie Moore Paint Co., paints	628.23
J. H. Morin & Co., paints, etc.	272.69
James Morrison Brass Mfg. Co., plumbers supplies	1,128.61
Mount Royal Metal Co., bends, solder lead	150.97
Moyer School Supplies, chalk	119.75
A Muirhead & Co., paints	295.51
J. Muldoon Ltd., builders supplies	64.75
Alexander Murray & Co., roofing material	154.22
National Drug & Chemical Co., chemicals	201.24
National Grocers Co., cleansers, matches, etc.	174.49
John Nelson & Son, lathing and plastering ceiling	220.00
New Sanitary Wiper & Waste Co.	87.77
Nichols Chemical Co., acids	1,090.26
Northern Electric Co., electrical supplies	614.27
O-Cedar of Canada, mops, polish	59.42
Office Specialty Mfg. Co., chair, transfer cases	121.50
Pacific Mills Ltd., paper	839.10
Pannill Door Co., lumber	272.94
Parsons-Steiner Ltd., plates	33.33
Patterson and Heward, engraving	37.80
Pease Foundry Co., furnace parts	398.73
Peckovers Ltd., brass and steel	618.68
Pilkington Bros., glass	1,368.73
Planet Bicycle Co., key blanks	32.70
Procter & Gamble Co. of Canada, soap	278.59
Provincial Treasurer of Ontario, truck license, $36.00; gasoline ration book $1.00	37.00
Pryal & Nye. batteries	39.50
Purdy-Mansell Ltd., plumbers supplies	31.96
Pyrene Mfg. Co., extinguishers	42.00
Remington Rand Ltd., ribbons, inspection, etc	157.88
Ritchie Fuels, wood	73.00
Ritchie Cut-Stone Co., stone	29.64
Robbins & Myers Co., fan	37.88
Jas. Robertson Co., plumbers supplies	2,153.84
Robinson Clay Products, pots, jars, etc.	131.72
Roelofson Elevator Co., repairs	341.27
Rolls & Darlington, chemicals	129.68
Roofers Supply Co., roofing material	105.40
Frank B. Ross Co., wax	377.96
Salem's Garage, repairs to truck	34.95
Samuel, Son & Co., steel	2,299.07
Sangamo & Co., paper	161.87
Sarco Canada Ltd., plumbers supplies	28.50
Satin Finish Hardwood Flooring Ltd., lumber	485.45
Scarfe and Co., paints, varnish, etc.	660.61
Schofield-Donald, Ltd., chemicals	564.83
Scythes & Co., rope	45.64
Shannon Bros. of Canada, lumber	140.07
Shaw & Wright, hardware	714.36
Shawinigan Chemicals, chemicals	43.33
Shell Oil Co. of Canada, gas and oil	89.66
W. Sherwood & Son, motor coils	321.04

T. S. Simms & Co., dusters, brushes, etc.		$1,025.41	
Robt. Simpson Co., linen, etc.		534.12	
John B. Smith & Sons, lumber		3,954.91	
Square D. Company, electrical supplies		1,433.55	
Standard Chemical Co., chemicals		1,233.90	
Standard Sanitary & Dominion Radiator Ltd., tubes, etc.		796.95	
Stanley Supply Co., sponges		160.38	
Steel Co. of Canada, gas		139.35	
Sterling Electric Co., electrical supplies		390.18	
G. F. Sterne & Sons, varnish, etc.		672.43	
Stewart & Wood, glue, paints		236.49	
S. F. Stinson & Son, lumber		2,180.58	
Gilbert C. Storey Machinery Co., motors		55.00	
Michael Stuart Co., traps		253.31	
Sturgeons Ltd., paint, etc.		526.30	
Superior Electric Supply Co., electrical supplies		4,317.34	
Supertest Petroleum Corporation, gas		58.50	
Sutherland Plating, locks, screws, etc.		35.75	
L. S. Tarshis & Sons, fire extinguisher		84.00	
Textile Products Ltd., floor cloths, etc.		3,002.44	
Thayers Ltd., gasoline		1,325.32	
Arthur H. Thomas, repair scientific apparatus		92.97	
Toronto Asphalt Roofing Mfg. Co., roofing supplies		64.83	
Toronto Salt Works, salt		42.05	
H. O. Trerice Co., temperature instruments		173.14	
Triplex Weather Strip Co., weather strip		38.00	
Turnbull Elevator Co., contacts		61.70	
Vacu-Draft Ltd., machinery		84.64	
Vulcan Asphalt & Supply Co., repairs to floors, etc.		60.16	
C. C. Wakefield & Co., castrol		279.22	
White's Hardware Ltd., screws, nuts, drills, etc.		2,240.99	
A. C. Wild & Co., cement, pipe covering, etc.		533.47	
Wonderful Soap Co., soap		390.00	
G. H. Wood & Co., paper cups, dispensers, etc.		134.56	
Wrought Iron Range Co. of Canada Ltd.		76.14	
A. L. Wynston, Jr. Ltd., wire		366.81	
University Press, printing and stationery		98.77	
Accounts under $25 (144)		1,196.28	
Superintendent's Dept., freight, $470.71; labour, $6,873.56; material, $140.15		7,484.42	
		$149,785.19	
Less Credits:			
Dominion Government, refund of tax on alcohol	$21,898.71		
Ontario Government, refund of tax on gasoline and varsol	219.88		
		22,118.59	
			$127,666.60
			$140,169.83
Sundry labour as per pay lists:			
Trade mechanics and general workmen		$175,592.75	
Firemen, night watchmen, etc.		48,534.92	
Cleaners and miscellaneous		139,911.80	
			$364,039.47

Apportionment of the foregoing:

	Labour	Material
Administration ($15,637.17):		
Bursar's Office	$ 1.72	$ .12
Registrar's Office	4.42	
Superintendent's Office	4,265.02	125.63
Convocation and Simcoe Halls	10,796.23	1,099.30
86 Queen's Park	2.40	
184 College Street	567.38	128.82
Library ($4,036.90):		
Maintenance	570.05	420.62
Building	3,466.85	956.37
Royal Ontario Museum	44,486.74	2,920.79

	Labour	Material
Athletics, Physical Training ($4,865.61):		
Athletics and Physical Training, men	$ 58.59	$ 23.23
Athletics and Physical Education, women	56.85	95.98
Health Service, men	202.75	667.03
Hart House	3,978.07	1,671.68
Physical Health Education, men	......	131.00
Women's Building (44 Hoskin Ave.)	569.35	85.60
Examinations	233.24	2.06
Faculty of Arts ($43,393.22):		
Applied Mathematics	11.04	4.90
Astronomy	23.69	58.54
Botany	155.59	229.24
Chemistry	630.58	1,258.25
Fine Art	15.00	8.50
Geography	15.63	11.36
Geology	93.72	26.34
History	.93	......
Mineralogy	120.58	97.23
Physics	884.88	541.27
Political Economy	1.58	.02
Psychology	55.42	176.57
Zoology (formerly Biology)	413.02	937.68
University College, General Expenses	3.80	......
Baldwin House	961.55	141.20
Biological Building	3,841.33	591.99
Botanical Building	3,706.58	505.73
Chemical Building	3,427.10	864.53
David Dunlap Observatory	1,474.67	188.76
Economics Building	4,001.49	911.14
McLennan Laboratory	7,976.69	3,500.06
Military Studies Building	1,814.62	294.55
Psychology Buildings	2,285.44	240.36
University College Buildings	9,271.58	1,566.62
43 St. George Street	747.73	75.75
45 St. George Street	801.76	193.97
47 St. George Street	657.22	95.36
Faculty of Medicine ($29,148.56):		
Anatomy	61.85	192.88
Biochemistry (including Zymology)	682.83	814.04
Hygiene and Preventive Medicine	121.65	66.73
Medicine	8.64	54.06
Obstetrics and Gynaecology	......	.75
Paediatrics	......	159.65
Pathological Chemistry	8.44	68.81
Pathology and Bacteriology	457.16	578.13
Pharmacy and Pharmacology	15.70	142.46
Physiology	108.18	942.35
Radiology	1.00	......
Art Service	......	.14
General Expenses	42.90	63.54
Anatomical Building	3,795.14	645.25
Banting Institute	7,974.38	1,086.43
Hygiene Building	11,257.14	1,766.77
Medical Building	4,442.39	881.47
School of Hygiene	171.16	84.86
Faculty of Applied Science ($15,719.36):		
Applied Physics	69.31	91.57
School of Architecture	46.84	54.96
Chemical Engineering and Applied Chemistry	1,114.11	1,773.07
Civil Engineering Municipal and Structural	87.57	103.21
Civil Engineering, Surveying and Geodesy	62.66	162.09
Electrical Engineering	97.07	144.17
Engineering Drawing	179.49	99.79
Mechanical Engineering	122.11	330.65
Metallurgical Engineering	87.64	140.60
Mining Engineering	51.14	230.01
General Expenses	79.85	21.97
Photographic Service	15.05	16.79

	Labour	Material	
Electrical Building	$3,533.35	$ 611.68	
Engineering Building	3,215.31	1,168.98	
Geodetic Observatory Building	437.88	50.33	
Mining Building (including Mill Bldg.)	6,519.98	1,168.90	
Faculty of Dentistry ($7,021.92):			
Laboratory & Infirmary supplies, equipment	1,343.60	914.02	
Dental Building	5,678.32	1,486.67	
Faculty of Household Science ($2,930.60):			
Household Science	30.42	63.96	
Food Chemistry	84.73	64.50	
Household Science Building	2,815.45	674.56	
Faculty of Forestry ($578.11):			
Maintenance	62.38	69.76	
Forestry Building	515.73	131.28	
School of Nursing ($3,076.78):			
School Maintenance	.90	.19	
Residence Maintenance	46.68	68.77	
No. 7 Queen's Park	3,029.20	1,063.80	
University Extension and Publicity	730.16	106.25	
Men's Residences	9,219.05	2,575.35	
Women's Residences & Union ($6,287.82):			
Maintenance of Buildings	5,313.80	1,235.79	
Housekeeping Account	974.02	1,232.99	
Central Power Plant	30,251.06	1,924.58	
Miscellaneous and General ($40,127.76):			
Central Stores	4,475.01	......	
Grounds	13,240.50	966.57	
Protective Service	17,699.17	35.35	
Telephones	4,713.08	......	
Special Research (including Banting & Best)	295.27	2,374.17	
Ontario College of Education	15,895.23	3,071.22	
Work done for University Organizations, members of staff, sundry incidental accounts, etc. (including Accounts Receivable on 30 June, $10,039.00)	90,104.91	63,269.87	
Cash Sales	......	2,206.12	
	$364,039.47	$118,101.01	
			$482,140.48
Ledger Balance 30 June, 1942			$ 22,068.82

(Superintendent's Inventory Value $33,962.08)

APPENDIX V.

Ontario College of Education

Balance on hand 30 June, 1941	$55,670.19	
Receipts, 1941-42:		
Legislative Grant	246,000.00	
Fees of Students	61,814.22	
Use of Aura Lee Grounds (Ontario College of Education Athletic Field)	600.00	
		$364,084.41
Expenditures for salaries and maintenance for the year ending 30th June, 1942	$304,287.19	
Transferred to the Institute of Child Study	4,000.00	
		308,287.19
		$ 55,797.22

Salaries

J. G. Althouse, Dean (paid also $350 for Extension Work)	$ 6,000.00
Professors:	
P. Sandiford, Science of Education and Director of Department of Educational Research at $5,700; ob. 12 October; 2 mos. salary paid to widow	2,850.00
J. O. Carlisle, Methods in Classics, also Supervisor of Practice Teaching	5,000.00
G. A. Cornish, Methods in Science	4,700.00
W. J. Lougheed, Methods in Mathematics	4,700.00
Miss L. L. Ockley, Home Economics and Supervisor of Women	4,600.00
Associate Professors:	
W. G. Bennett, Commercial Subjects (paid also $13 for Extension Work)	4,600.00
Miss W. G. Barnstead also Director of Library School	4,400.00
B. C. Diltz, Methods in English and History	4,350.00
J. A. Long at $4,000; Director of Department of Educational Research from 1 November at $4,500 (paid also $350 for Extension Work, and $30 in School of Nursing)	4,333.33
Assistant Professors:	
C. E. Phillips, History of Education and Editor of "The School" (paid also $280 for Extension Work, and $200 in School of Nursing)	4,550.00
E. L. Daniher, History	4,200.00
Miss H. B. St. John, Modern Languages	4,200.00
F. Halbus, Physical Education	4,025.00
Miss R. E. Ratz, Home Economics	3,800.00
Library Science in Library School:	
Miss B. Bassam at $3,200 (on leave of absence from October to May)	1,066.67
Miss M. E. Silverthorn	3,000.00
Lecturers and Instructors in University Schools:	
G. N. Bramfitt, Diction and Voice Production (paid also $200 for Extension Work)	4,000.00
A. T. McLachlan, Manual Training (paid also $1,200 for Extension Work)	3,600.00
L. R. Bell, Music	3,200.00
Lecturers:	
Miss H. L. Bryans, Physical Education	3,700.00
Miss A. Marsh, Art	3,525.00
Miss V. B. Nicol, Home Economics	2,600.00
R. W. B. Jackson, Educational Research (paid also $280 for Extension Work)	2,600.00
Miss M. M. B. Davidson, Library Science	1,800.00
Instructors in University Schools:	
A. C. Lewis, Headmaster (paid also $280 for Extension Work)	4,700.00
G. A. Cline (paid also $140 for Extension Work)	4,000.00
A. G. Croal (paid also $280 for Extension Work)	4,000.00
J. L. Gill	4,000.00
H. A. Grainger (paid also $70.50 for Extension Work)	4,000.00
Norman McLeod	4,000.00
N. L. Murch (paid also $36 for Extension Work)	4,000.00
P. A. Petrie (paid also $30 for Extension Work)	4,000.00
W. L. C. Richardson	4,000.00
J. G. Workman	4,000.00
R. F. S. Baird	3,800.00
J. D. Morrow	3,800.00
Hermann McGuire at $3,600; on war service from 13 April (paid also $70 for Extension Work)	3,315.00
W. R. Stewart	3,250.00
A. D. Lockhart	3,000.00
L. H. Newell	3,000.00
W. B. Gray	2,600.00
B. C. Taylor	2,400.00
G. W. Cochrane, Instructor in Swimming and Supervisor of U.T.S. Athletic Grounds and Sports	2,900.00
L. E. Hayman, Instructor in Games	2,100.00

Instructors in Library School (Sessional):		
Miss L. H. Smith, Work with Boys and Girls	$ 450.00	
W. S. Wallace, College and University Libraries (paid also as University Librarian)	350.00	
F. C. Jennings, Administration of Libraries	187.05	
Miss Jean Merchant, School Libraries	150.00	
Miss M. Edna M. Poole	150.00	
C. R. Sanderson, Circulation of Books	150.00	
Miss F. Trotter, Story-Telling	150.00	
Occasional Lecturers (Sessional):		
John A. Lowe	74.33	
Miss Lucille Morsch	69.80	
Miss M. S. Gill	45.15	
Miss Miriam D. Tompkins	41.75	
F. W. Landon	39.75	
E. C. Kyte	31.50	
G. S. Brett (also in Faculty of Arts)	30.00	
E. J. Pratt (also in Faculty of Arts)	30.00	
Miss Elizabeth Long	30.00	
Miss Margaret Fraser	19.00	
Miss Freda Waldon	17.25	
J. W. Spurr	17.00	
Miss A. Wright	15.00	
Griffith Taylor, Special Lecturer in Geography (paid also $4,000 in Faculty of Arts)	2,500.00	
M. P. Boone, Lecturer in Library Science in Library School	2,000.00	
A. C. Lewis, Instructor in Courses for Degrees in Pedagogy	200.00	
Norman Davies, Lecturer in Methods in Agriculture	300.00	
Supply Teachers at $7.50 per day:		
R. L. Rutledge	345.00	
J. C. King	142.50	
M. G. Glassco	97.50	
Miss M. I. Mendizabel	67.50	
Miss M. E. Quail	60.00	
F. W. Fleming	45.00	
Miss N. Dawson	22.50	
Miss Marie Douglas	15.00	
H. D. Axon	7.50	
Miss N. G. Joy, Occasional Research Assistant	90.00	
K. H. Rogers, Temporary Lecturer in Science of Education (also in Faculty of Arts)	125.00	
Miss D. A. Thompson, Librarian	2,600.00	
Miss M. Faircloth, Library Reviser in the Library School	1,100.00	
Assistant Librarians:		
Miss D. O. Walter	1,900.00	
Miss L. E. Spicer, 7 mos. at $1,100	641.66	
Miss M. E. Reid, 5 mos. at $1,100	458.34	
Clerical Staff:		
Miss L. Swinarton, Secretary	2,450.00	
Miss E. G. Seldon, Clerk in Headmaster's Office	1,550.00	
Clerks:		
Miss J. M. Jeffrey	1,750.00	
Miss G. M. Harvey	1,600.00	
Clerical Assistants:		
Miss A. A. Elliott	1,600.00	
Mrs. Catherine Grant	1,300.00	
Temporary Clerical Assistants at $20 per week:		
A. Armstrong	38.45	
Miss E. Boland	103.19	
Miss E. Boyd	157.79	
Miss B. Sandoversly	89.75	
D. Kennedy, Office Assistant, 2 weeks, 31 hours, at .53c per hour	61.96	
		$191,731.22

Retiring Allowances:		
Teachers' Insurance and Annuity Association, contribution of College for year ending 30th June, 1942 to retiring fund	$ 3,581.28	
Contribution of College for year ending 30th June, 1942, University Pensions Fund—Employees	1,186.50	
		$ 4,767.78
Charges on Investment:		
Accountant, Supreme Court of Ontario, proportion of annual payment on debenture issue of 1909 for interest and sinking fund		$ 10,000.00
Maintenance of Building:		
Fuel ($3,869.73):		
Great Lakes Coal Co.	$ 3,796.82	
Halliday Bros.	72.91	
Gas, $258.05; electric current, $2,256.57; water, $210.59; telephone service, $365.16	3,090.37	
Caretaker's supplies:		
Superintendent's Dept., material	624.60	
Cleaning and Furnaceman ($7,687.81):		
White Window Cleaning Co.	77.00	
Langley's Dye Works, cleaning drapes	13.20	
Furnaceman, G. Thompson, 45 weeks	1,079.75	
Superintendent's Dept., labour	6,517.86	
Redecoration and Repairs to Auditorium:		
Superintendent's Dept., labour, $659.59; material, $473.56	1,133.15	
Repairs and Renewals ($4,180.24):		
Wm. Bartlett & Son, shades	96.55	
Canadian Power Regulator Co., repairs & maintenance of system	21.75	
Engineering Equipment Co., boiler	200.45	
Provincial Treasurer, licenses	10.00	
Robinson Clay Products, tile	60.71	
Robert Simpson Co., repair linoleum	6.00	
Superintendent's Dept., freight, $2.75; labour, $2,571.75; material, $1,210.28	3,784.78	
Grounds:		
Superintendent's Dept., labour, $292.61; material, $16.89	309.50	
Caretaker and Engineer:		
J. Harding, 12 mos. (overtime $516.60)	1,650.00	
Nightwatchmen ($1,306.12):		
M. Robb, 12 mos.	933.76	
H. W. McLeod, 81 nights	302.84	
A. Smith, 21 nights	69.52	
	$23,851.52	
Less credits: Cleaning and caretaker's supplies, $635.30; material returned, $57.10; fuel, light, etc., $252.80; telephones, $58.59	1,003.79	
		$ 22,847.73
Maintenance of Aura Lee Grounds:		
Fuel:		
Halliday Bros.	$ 317.31	
Gas, $27.37; electric current, $49.79; water, $49.88; telephone, $107.40	234.44	
Caretaker's Supplies:		
Superintendent's Dept., material	8.19	
Repairs and Occasional Labour:		
Superintendent's Dept., labour, $450.38; material, $171.71	622.09	
Caretaker:		
G. Cruickshank, 12 mos. (overtime $43.00)	1,250.00	
		$ 2,432.03

Maintenance of Instructions:	
Use of City Schools:	
Board of Education, City of Toronto	$29,615.00
Use of Rural Schools ($272.50):	
Honoraria as Critic Teachers—Agriculture:	
Principal R. H. King	50.00
D. G. McBain	100.00
W. A. Porter	100.00
Dean Althouse, expenses of Students, specialists in Agriculture	22.50
Honoraria to Critic Teachers in Rural Schools ($354.91):	
Miss A. Carlisle	10.00
Miss K. Dolan	25.00
Miss M. Fraser	25.00
S. A. Hazen	10.00
Miss M. Halliday	10.00
Miss M. Johnston	10.00
Miss H. Kemo	10.00
Miss K. Morrison	25.00
Miss M. Mustard	25.00
Miss J. MacDougall	10.00
B. R. Wilson	15.00
Adrian Macdonald, travelling and supervision expenses	179.91
Art Gallery of Toronto, services in connection with practical teaching	6,000.00
Payments to Librarians who assist in Practical work ($920.00):	
Miss L. Booth	75.00
Miss G. Boyle	75.00
Miss M. Forman	75.00
Miss M. Johnston	75.00
Miss M. MacGregor	75.00
Miss E. MacIntosh	75.00
Miss M. L. Newton	25.00
Miss J. Rorke	75.00
Miss E. Shaw	75.00
Miss E. St. John	35.00
Miss M. Smart	35.00
Miss J. Thomson	75.00
Miss C. Wood	75.00
Miss H. B. Woolryche	75.00
Laboratory Assistance and Piano Assistance ($304.52):	
Miss E. B. Bennett, 170 hours	173.66
Mrs. S. McKerrighan, 380 hours	130.86
Office Supplies ($1,686.77):	
Bostitch Co., staples	15.75
Carbon Paper Services, paper	29.80
D. Gestetner, stencils, ink, etc.	165.60
Grand & Toy, chair pads	3.30
National Stationers Ltd., wheel pens	21.40
Office Specialty Co., folder, wardrobe	41.75
Postage	350.00
Remington Rand, asserts	3.00
Robbins & Townsend, inspections	39.60
Mrs. P. Sandiford, cabinet	30.00
Stephen Sales, paper	240.97
University Press, calendars, stationery, cards	729.00
Sundry disbursements by department:	
Telegrams and telephones, $9.40; sundries, $5.60	15.00
Superintendent's Dept., material	1.60

Office Supplies for Library School ($249.54):

D. Gestetner, stencils	$ 3.20
Grand & Toy, blotting pads	3.15
Moyer School Supplies, paper	10.50
Postage	30.00
Remington Rand, rardit pockets	4.50
Robbins & Townsend, inspections	6.00
University Press, paper, printing, pads, etc.	174.47

Sundry disbursements by Dept.:

Telegrams and telephones, $4.21; sundries, $11.51	15.72
Superintendent's Dept., labour	2.00

General supplies and apparatus for classroom use ($12,639.99):

Aikenhead Hardware Co., hardware	24.06
Associated Chemical Co., rubber, football, etc.	28.91
Artist's Supply Co., paints, pen, ink	30.15
J. Blood, meat	20.88
Borden Co., milk	10.44
British Educational Society, books	14.75
A. Brodey, incubator	28.25
Robert Bury Co., lumber	57.75
Gus Cancilla, provisions	126.10
Canadian Laboratory, chemicals	36.00
Central Scientific Co., glassware, thermometers, etc.	188.25
Clarke Irwin Co., books	42.20
D. R. Clarke Engine Co., utility engine	19.60
Commonwealth Book Co., books	42.75
Copp Clarke Co., books, chalk	53.45
Corbett & Cowley, uniforms	32.10
Creative Educational Society, books	10.73
T. Eaton Co., envelopes, linen, curtains, etc.	1,676.40
Eddy Match Co., boxes	21.44
W. J. Gage Co., books	13.50
D. Gestetner, stencils, stationery, etc.	15.40
Grand & Toy, stationery	29.45
Geo. M. Hendry Co., maps, drawings	13.36
Institute of Research, text books	84.86
Longmans Green Co., text books	25.00
Mason & Risch, rentals	55.50
Moffatt Co., electric stoves	426.00
Moyer School Supplies, maps, etc.	36.65
MacMillan Co., books	18.00
L. H. Newell, books	30.00
North American Bentwood Co., kitchen equipment	1,603.15
A. J. Nystrom & Co., charts	10.17
Office Specialty Co., cabinet, locker, desk	325.69
Photographic Service, prints	12.35
Psychological Corp., books	61.90
Postage	29.02
Promenade Music Centre, music	104.48
R.C.A. Victor, blanks, needles, etc.	89.02
Receiver General, Dept. Trade & Commerce, prints	189.05
Ryan Art Galleries, mirror	27.00
Ryerson Press, magazine projectors, etc.	39.35
Robert Simpson Co., casseroles, table, chairs, etc.	845.47
Singer Sewing Machine, sewing machines, repairs	250.37
J. B. Smith Lumber Co., lumber	45.93
Leslie Victor Smith, lettering diplomas	97.90
Sprague Troyer Natural Science, collections	95.57
Geo. Tamblyn, soap	16.80
Gordon V. Thompson, music	12.43
Travelling Expenses, Dean Althouse to Ottawa	29.00
Underwood Elliott Fisher Co., rentals	401.31
University Press, printing, binder, books, etc.	362.21
Whaley Royce Co., music, records	31.98
G. F. Weldon, build & install amplifier	114.00
Warwick Bros. & Rutter, paper	133.27
Accounts under $10 (26)	121.01

Sundry disbursements by department:

Stationery, $22.44; hardware, $1.38; provisions, $1.28; sundries, $6.75	$ 31.85
Superintendent's Dept., freight, $30.55; labour, $3,113.84; material, $1,203.39	4,347.78

Supplies and equipment for Library School ($1,082.12):

American Library Association, books	48.29
Association of American Library School, subscription	10.00
Bookshelf Bindery, books	40.36
Gordon & Gotch, subscription	95.26
Grand & Toy, cabinet, etc.	151.15
Library of Congress, cards	10.67
Lowe Martin Co., cards, pads	31.14
MacMillan Book Co., books	22.32
Mitchell & McGill, cabinet, folders	48.75
Moyer School Supplies, carbon	19.00
Postage	20.00
Robbins & Townsend, typewriter $143.78, less $35.00 allowance on old machine, inspections, ribbons	125.28
L. C. Smith & Corona Typewriter Co., rental	30.00
Special Libraries Association, books	19.74
University Press, books, stationery, blotters	206.88
H. W. Wilson Co., magazine, books, etc.	61.13
Accounts under $10 (23)	92.48

Sundry disbursements by department:

Stationery, $10.98; telephones, $4.00; sundries, $10.02	25.00
Superintendent's Dept., freight	24.67

Library Books, Periodicals, etc. ($1,355.51):

Bookshelf Bindery, books	22.10
Brown Bros. Co., paste, tape	13.76
Dawson Subscription Service, subscriptions	88.50
Geo. M. Hendry Co., books	12.35
Lowe Martin & Co., cards	50.94
Frank E. Lucas, subscriptions	24.35
MacMillan Co., books	64.19
National Geographic Society, subscription	10.37
Ryerson Press, cards, books	14.50
University Press, books	520.89
H. W. Wilson Co., subscriptions, books	91.13
Accounts under $10 (32)	138.15
Superintendent's Dept., labour, $180.99; material, $123.29	304.28

Physical Education, including care of grounds, Field Day, Sports, etc., ($483.55):

Associated Screen News, film	13.00
Eastman Photographic Stores, film	7.61
Independent Towel Supply, towels	32.84
Lackie Mfg. Co., trophies	172.64
Geo. Tamblyn, gauze	4.54
Toronto Radio & Sports Co., hockey sticks	7.84
University of Toronto Athletic Association, referees	109.05
Jack Watson Sporting Goods, lacrosse sticks	10.50
H. A. Wilson Co., basket balls, repairs to equipment	110.41
Superintendent's Dept., material	15.12

Lunchroom equipment ($296.43):

Berkel Products Co., slicer	250.00
Cassidy's Ltd., dishes	35.43
Kelvinator, beverage cooler	11.00

Graduate Courses and Summer Session:

Instructors ($2,330.00):

J. G. Althouse	350.00
Miss W. G. Barnstead	150.00
R. W. B. Jackson	280.00

A. C. Lewis	$ 280.00	
J. A. Long	350.00	
F. W. Minkler	280.00	
H. A. McGuire	70.00	
C. E. Phillips	280.00	
Peter Sandiford	140.00	
Miss Lillian H. Smith	75.00	
Miss Frances Trotter	75.00	
Department of Educational Research:		
Research Assistants (Sessional—$3,500.00):		
G. A. Ferguson, at $1,200 resigned 31st October	400.00	
A. J. Bohnen	500.00	
W. R. Luscombe, resigned 28th February	312.50	
Miss M. H. Herriott, resigned 31st December	187.50	
Miss K. M. Hobday, Secretary and Research Assistant	2,100.00	
Clerical Assistants ($3,500.00):		
Miss M. Graham	1,500.00	
Miss M. Spalding	1,400.00	
Miss D. Whiting, 8 mos. at $75 a month	600.00	
Office supplies, printing, etc. ($2,463.92):		
Callon Bros., staples	20.00	
D. Gestetner, ink, stencils, etc.	405.85	
Grand & Toy, cabinet	22.50	
Lowe Martin Co., pockets, cards	43.79	
Office Specialty Co., shelving	100.00	
Len A. Phillips & Co., calculator $745.92 less allowance $400.00	345.92	
Postage	120.90	
Remington Rand, adding machine	76.45	
Robbins & Townsend, install typewriter, inspections	28.52	
"The School" advertising	60.00	
University Press, envelopes, wrapping paper, etc.	969.24	
Accounts under $10 (5)	19.09	
Sundry disbursements by department:		
Stationery, $9.50; customs, $10.50; sundries, $10.00	30.00	
Superintendent's Dept., freight, $173.52; labour, $29.67; material, $18.47	221.66	
Students' Social Activities ($453.67):		
T. Eaton Co., auditorium rental, supper	162.75	
Jarvis Collegiate Institute, refreshments	22.50	
U.T.S. Cafeteria, cagering monthly teas	178.35	
University Press, paper	90.07	
Publication of "The School" and distribution in Training Schools:		
"The School," subscriptions	5,000.00	
		$ 72,508.43
		$304,287.19

Gov.Doc
Ont
L

443864
Ontario. Legislative Assembly
Sessional papers.
vol.75,pt.2 (1943)

DATE.

NAME OF BORROWER.

University of Toronto
Library

DO NOT
REMOVE
THE
CARD
FROM
THIS
POCKET